	n Features Of Regulatory Capital Instruments			
(\$ mil	ions except as noted)	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 -
			Series 31	Series 33
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	063671101 Canadian Federal and	063679880 Canadian Federal and	06367X200 Canadian Federal and
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
	achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment	N/A	N/A	N/A
	Transitional Basel III rules Post-transitional Basel III rules	Common Equity Tier 1 Eligible	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
	Instrument type (types to be specified by each jurisdiction)  Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	Common Shares 23.896	Preferred Shares 300	Preferred Shares 200
9	date)	N/A	300	200
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance Perpetual or dated	Various	30-Jul-2014	05-Jun-2015
	Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	25-Nov-2024 Redemable at Par. No contingent call dates.	25-Aug-2025 Redemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable		Every 5 years	Every 5 years
	Coupons / dividends Fixed or floating dividend/coupon	N/A	Fixed	Fixed
18	Coupon rate and any related index	N/A	3.80%	3.80%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Fully discretionary	No Fully discretionary	No Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No
22		Non-cumulative N/A	Non-cumulative Convertible	Non-cumulative Convertible
			the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or any provincial government or fail subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	the Bank has been advised, in writin that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or any provincial government or agent or agency thereof without which the Bank would have been determined by the Superintendent c Financial Institutions to be nonviable.
25	If convertible, fully or partially	N/A	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVC0 trigger event
26	If convertible, conversion rate	N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	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 th quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	Mandatory Common Shares	Mandatory Common Shares
29	If convertible, specify issuer of instrument it converts into	N/A	Bank of Montreal	Bank of Montreal
	Write-down feature  If write-down, write-down trigger(s)	No N/A	No N/A	No N/A
32	If write-down, full or partial	N/A	N/A	N/A
	If temporary write-down, description of write-up mechanism	N/A N/A	N/A N/A	N/A N/A
33 34 34a	Type of subordination	1		Subordinated Debt
34 34a	Position in subordination hierarchy in liquidation (specify instrument type immediately	Preferred Shares	Subordinated Debt	Subordinated Debt
34a 34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
34a 34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features			
34a 34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No N/A Short Form Base Shelf Prospectus - Mar 13 14 Prospectus Suppl Class B Pref	No N/A Short Form Base Shelf Prospectus - Mar 13 14 Prospectus Suppl Class B Pro
34a 34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No N/A Short Form Base Shelf Prospectus - Mar 13 14	No N/A Short Form Base Shelf Prospectus - Mar 13 14

<sup>(</sup>a) 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.

Mai	n Features Of Regulatory Capital Instruments		
	ions except as noted)	Included in both regulatory	Included in both regulatory
		capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -
		Series 44	Series 50
1	Issuer	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06368B207 Canadian Federal and applicable Provincial laws	06368D4E1 Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	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
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	500
10	Par value of instrument Accounting classification	Shareholders' Equity	Shareholders' Equity
	Original date of issuance Perpetual or dated	17-Sep-2018 Perpetual	27-Jul-2022 Perpetual
	Original maturity date	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable on or after 25- November-2028 at Par. No contingent call dates.	Yes Redeemable during the period from October 26, 2027 to and including November 26, 2027 at par. No contingent call dates.
16	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 5 years
	Fixed or floating dividend/coupon	Fixed	Fixed
	Coupon rate and any related index Existence of a dividend stopper	4.85% No	7.373% No
	Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No
	Noncumulative or cumulative	Non-cumulative Convertible	Non-cumulative Convertible
		Institutions publicly amounces that the Bank has been advised, in writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	(a) the Superintendent of Financial institutions publicly amounces that the Bank has been advised, in writin that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to ceab to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or appropriate substitution or agent or agency thereof without which the Bank would have been determined by the Superintendent or Financial institutions to be nonviable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares
	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	Bank of Montreal No
31 32	If write-down, write-down trigger(s)	N/A N/A	N/A N/A
33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A N/A	N/A N/A N/A
	Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately	Subordinated Debt	Subordinated Debt
36	senior to instrument) Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A Short Form Base Shelf Prospectus - May 23, 18	N/A Short Form Base Shelf Prospectus - Mar. 11, 22
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Class B Pref Shares - Series 44	Prospectus Suppl Class B Pre Shares - Series 50
	Pricing Supplement (If applicable)		
	e term "convertible" in the above table is interpreted to mean convertible into common es. Certain of BMO's outstanding non-common capital instruments are convertible into		

shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

\$ milli	n Features Of Regulatory Capital Instruments				
	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
_		capital and TLAC Preferred Shares Class B -	capital and TLAC 4.800% Additional Tier 1	capital and TLAC Limited Recourse Capital	capital and TLAC Limited Recourse Capital
		Series 52	Capital Notes	Notes, Series 1	Notes, Series 2
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	0636LHJ8	06368B5P9	06368DJQ8	06368DA87
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	N/A	laws of Canada N/A	N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment	N/A	IN/A	IN/A	N/A
4	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Additional Tier 1 Capital Notes	Additional Tier 1 Capital Notes	Additional Tier 1 Capital Notes
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	650	658	1,250	750
	Par value of instrument Accounting classification	650 Shareholders' Equity	USD 500 Shareholders' Equity	1,250 Shareholders' Equity	750 Shareholders' Equity
				. ,	. ,
12	Original date of issuance Perpetual or dated	31-Jan-2023 Perpetual	30-Jul-2019 Perpetual	16-Sep-2020 Dated	15-Mar-2022 Dated
13	Original maturity date	No Maturity	No Maturity	26-Nov-2080	26-May-2082
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Redeemable during the period from April 26, 2028	Redeemable on or after 25- Aug-2024, and every six	Redeemable on or after 26- Oct-2025 at Par. No	Redeemable on or after 26- Apr-2027 at Par. No
		to and including May 26, 2028 at par. No contingent	months thereafter at Par. No contingent call dates.	contingent call dates.	contingent call dates.
		call dates.	contangent can dates.		
16	Subsequent call dates, if applicable	Every 5 years	Every 6 months	Every 5 years	Every 5 years
	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed until August 25, 2029	Fixed until November 26,	Fixed until May 26, 2027
	Coupon rate and any related index	7.057%	6.709%	2025 4.30%	5.625%
19	Existence of a dividend stopper	No	Yes	Yes	Yes
21	Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Mandatory No	Mandatory No
_	Noncumulative or cumulative  Convertible or non-convertible <sup>(1)</sup>	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly
		Institutions publicly announces that the Bank has been advised, in writing,	announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the
		that the Superintendent of Financial Institutions is of the opinion that the	Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the	Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the	Superintendent is of the opinion that the Bank has ceased, or is about to
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	conversion of the Notes and all other contingent instruments issued by the	conversion of the Notes and all other contingent instruments issued by the	cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the
		instruments and taking into account any other factors or circumstances	Bank and taking into account any other factors or circumstances that	Bank and taking into account any other factors or circumstances that	Bank and taking into account any other factors or circumstances that
		that are considered relevant or appropriate, it is reasonably likely	are considered relevant or appropriate, it is reasonably likely	are considered relevant or appropriate, it is reasonably likely	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	that the viability of the Bank will be restored or maintained; or (b) a federal or provincial	that the viability of the Bank will be restored or maintained; or (b) a federal or provincial	that the viability of the Bank will be restored or maintained; or
		government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	(b) a federal or provincial government in Canada publicly announces that the Bank has
		accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent
		support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial
		government or political subdivision	government or political subdivision	government or political subdivision	
		or agent or agency thereof without	or agent or agency thereof without	or agent or agency thereof without	government or political subdivision or agent or agency thereof without
		which the Bank would have been determined by the Superintendent of	or agent or agency thereof without which the Bank would have been determined by the Superintendent to	which the Bank would have been determined by the Superintendent to	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to
		which the Bank would have been	or agent or agency thereof without which the Bank would have been	which the Bank would have been	government or political subdivision or agent or agency thereof without which the Bank would have been
25	If any within fully an anxielly	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	which the Bank would have been determined by the Superintendent to be non-viable.	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC	government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC
25	If convertible, fully or partially	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into
		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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49
	If convertible, fully or partially  If convertible, conversion rate	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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 Upon the occurrence of an NVCC trigger event, each	government or political subdivision or agent or agent or agent persed without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 Upon the occurrence of an NVCC trigger event, each
		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 52  Preferred Share would be	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of
		which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 52 Preferred Share would be converted to a number of common shares equal to the	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	government or political subdivision or agent or agent or agent perced without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49  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
		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 52 Preferred Share would be converted to a number of	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the
		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 52 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.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	government or political subdivision or agent or agent or agent perced without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 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
		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 52 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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49  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.
26	If convertible, conversion rate  If convertible, mandatory or optional conversion	which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 52 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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory	government or political subdivision or agent or agent or agent persed without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49  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.
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	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 52 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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal	government or political subdivision or agent or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal
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)	which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 52 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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	government or political subdivision or agent or agent or agent or the total common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A
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	which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 52 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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event except the converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No	government or political subdivision or agent or agent or agent perced without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No
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-up mechanism	which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 52 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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	government or political subdivision or agent or agent or pagency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination	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 52 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal NO N/A N/A N/A N/A N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	government or political subdivision or agent or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal  No N/A N/A N/A N/A N/A
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 52 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	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event except outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory.  Common Shares Bank of Montreal No N/A N/A	government or political subdivision or agent or agent or agent persed without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A
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, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 52 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal NO N/A N/A N/A N/A N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	government or political subdivision or agent or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal  No N/A N/A N/A N/A N/A
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-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	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 52 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 Short Form Base Shelf	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory.  Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt  No N/A N/A N/A Short Form Base Shelf	government or political subdivision or agent or agent or agent persed without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt  No N/A Short Form Base Shelf
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, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 52 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A N/A Subordinated Debt	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A	government or political subdivision or agent or agent or agent; thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No N/A  N/A  N/A  N/A  N/A  N/A  Subordinated Debt
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-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	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 52 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 Short Form Base Shelf	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory.  Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt  No N/A N/A N/A Short Form Base Shelf	government or political subdivision or agent or agent or agent persent without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A Short Form Base Shelf

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

	n Features Of Regulatory Capital Instruments ions except as noted)			
		Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC Limited Recourse Capital	capital and TLAC Limited Recourse Capital	capital and TLAC Limited Recourse Capital
		Notes, Series 3	Notes, Series 4	Notes, Series 5
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06368D8W7	US06368LQ586	US06368L5Q57
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the	State of New York, the Province of Ontario and th
			laws of Canada	laws of 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)	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Additional Tier 1 Capital	Group and Solo Additional Tier 1 Capital	Group and Solo Additional Tier 1 Capital
0	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	Notes 1,000	Notes 1376	Notes 1026
	date)			
	Par value of instrument Accounting classification	1,000 Shareholders' Equity	USD 1000 Shareholders' Equity	USD 750 Shareholders' Equity
	-	42.5 2022	00 Mar 2024	47 1:1 2024
	Original date of issuance Perpetual or dated	13-Sep-2022 Dated	08-Mar-2024 Dated	17-Jul-2024 Dated
13	Original maturity date	26-Nov-2082	26-May-2084	26-Nov-2084
4.	Irrupr call subject to prior super size.	Voc	Voc	Voc
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redeemable on or after 26-	Yes Redeemable on 26-May-	Yes Redeemable on 26-
		Oct-2027 at Par. No contingent call dates.	2029 at Par. No contingent call dates.	November-2034 at Par. No contingent call dates.
		gent can dutes.		and dutes.
16	Subsequent call dates, if applicable	Every 5 years	Every 3 months	Every 3 months
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed until November 26,	Fixed until May 26, 2029	Fixed until November 26,
		2027		2029
	Coupon rate and any related index Existence of a dividend stopper	7.325% Yes	7.70% Yes	7.30% Yes
	Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem	Mandatory No	Fully discretionary No	Fully discretionary No
	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible <sup>(1)</sup> If convertible, conversion trigger(s)	Convertible  NVCC Triggers:	Convertible  NVCC Triggers:	Convertible NVCC Triggers:
		advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or which we been determined by the Superintendent to be non-viable.	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial which the Bank would have been determined by the Superintendent to be non-viable.	advised, in writing, that the Superintendent is of the opinion the the Bank has ceased, or is about to cease, to be viable and that, after it conversion of the Notes and all oth contrigent 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 within the Bank knowld have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 51	Will fully convert into common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 53	Will fully convert into common shares upon NVC trigger event by virtue of recourse to the Preferred Shares Series 54
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	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	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of
		further details.	further details.	
	If convertible, mandatory or optional conversion	further details.  Mandatory	Mandatory	Mandatory
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	further details.		Mandatory Common Shares Bank of Montreal
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	further details.  Mandatory Common Shares Bank of Montreal No	Mandatory Common Shares Bank of Montreal No	Common Shares Bank of Montreal No
28 29 30 31 32	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial	further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	Mandatory Common Shares Bank of Montreal No N/A N/A	Common Shares Bank of Montreal No N/A N/A
28 29 30 31 32 33 34	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	further details.  Mandatory Common Shares Bank of Montreal No N/A	Mandatory Common Shares Bank of Montreal No N/A	Common Shares Bank of Montreal No N/A
28 29 30 31 32 33 34	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary	further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A	Mandatory Common Shares Bank of Montreal No N/A N/A N/A	Common Shares Bank of Montreal No N/A N/A N/A
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A	Mandatory Common Shares Bank of Montreal No N/A N/A N/A	Common Shares Bank of Montreal No N/A N/A N/A
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately	further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A	Common Shares Bank of Montreal No N/A N/A N/A N/A N/A
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A	Common Shares Bank of Montreal No N/A
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	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 Prospectus - March 11, 22	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A USD Prospectus - May 26 2022	Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A USD Prospectus - May 26 202
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A	Common Shares Bank of Montreal No N/A

<sup>(</sup>a) 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
		capital and TLAC 3.803% Subordinated Notes	capital and TLAC Series J Medium-Term	capital and TLAC Series K Medium-Term
		due 2032	Notes - Second Tranche	Notes - First Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	US06368BGS16 State of New York, the Province of Ontario and the laws of Canada	CA06369ZCF95 Canadian Federal and applicable Provincial laws	CA06369ZCG78 Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	0	0	0
9 10	Par value of instrument Accounting classification	USD 1,250 Liability - amortized cost	1,250 Liability - amortized cost	1,000 Liability - amortized cost
11	Original date of issuance	12-Dec-2017	17-Jun-2020	22-Jul-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Dec-2032	17-Jun-2030	22-Jul-2031
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 15-Dec-2027 Redeemable at	Yes 17-Jun-2025 Redeemable at	Yes 22-Jul-2026 Redeemable at
		Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed until June 17, 2025	Fixed until July 22, 2026
	Coupon rate and any related index	3.803%	2.077%	1.928%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory
21	Existence of step up or other incentive to redeem  Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible <sup>(1)</sup>	Convertible	Convertible	Convertible
		advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contrigent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or provided the state of the st	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all othe 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 only provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
	If convertible, conversion rate	quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares
29	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	Bank of Montreal No	Bank of Montreal No
	If write-down, write-down trigger(s)	N/A	N/A	N/A
	If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A
	If write-down, permanent or temporary	_	N/A	N/A
32 33 34	If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination	N/A	N/V	
32 33 34 34a	If temporary write-down, description of write-up mechanism	N/A Senior Debt	Senior Debt	Senior Debt
32 33 34 34a 35	If temporary write-down, description of write-up mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Senior Debt	Senior Debt	No
32 33 34 34a 35	If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	
32 33 34 34a 35	If temporary write-down, description of write-up mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Senior Debt  No N/A	Senior Debt  No N/A Short Form Base Shelf	No N/A Short Form Base Shelf
32 33 34 34a 35	If temporary write-down, description of write-up mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Senior Debt  No N/A  USD Prospectus - Apr 27 17  USD Prospectus Supplement -	No N/A Short Form Base Shelf Prospectus - May 23, 18 Prospectus Suppl Series J	No N/A Short Form Base Shelf Prospectus - June 22, 20 Prospectus Suppl Series K

<sup>(</sup>a) 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.

للتنعم	n Features Of Regulatory Capital Instruments				
(\$ milli	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC
		3.088% Subordinated Notes due 2037	Series L Medium-Term Notes - First Tranche	Series M Medium-Term Notes - First Tranche	Series M Medium-Term Notes - Second Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
=					
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368DH723	CA06369ZCH51	CA06369ZCJ18	CA06369ZCK80
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	laws of Canada			
_	achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment	N/A	N/A	N/A	N/A
	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	0	1,520	0	0
9	Par value of instrument	USD 1,250	750	1,150	1,000
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
	Original date of issuance Perpetual or dated	10-Jan-2022 Dated	27-Oct-2022 Dated	07-Sep-2023 Dated	03-Jul-2024 Dated
13	Original maturity date	10-Jan-2037	27-Oct-2032	07-Sep-2033	03-Jul-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	10-Jan-2032 Redeemable at	27-Oct-2027 Redeemable at	07-Sep-2028 Redeemable at	3-Jul-2029 Redeemable at
		Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
10	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends	N/A			
17	Fixed or floating dividend/coupon	Fixed	Fixed until Oct 27, 2027	Fixed until Sept 07, 2028	Fixed until Jul 03, 2029
	Coupon rate and any related index Existence of a dividend stopper	3.088% N/A	6.534% N/A	6.034% N/A	4.976% N/A
20	Existence of a time an assignment of the control of	Mandatory	Mandatory	Mandatory	Mandatory
22	Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
	Convertible or non-convertible <sup>(1)</sup> If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible  NVCC Triggers:	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 the Bank has ceased, or is about to	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to
		cease, to be viable and that, after the conversion of the Notes and all other	cease, to be viable and that, after the conversion of the Notes and all other	cease, to be viable and that, after the conversion of the Notes and all other	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	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	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be
		restored or maintained; or (b) a federal or provincial government in Canada publicly	restored or maintained; or (b) a federal or provincial government in Canada publicly	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the	restored or maintained; or (b) a federal or provincial government in Canada publicly
		announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a	Bank has accepted or agreed to accept a capital injection, or	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	equivalent support, from the federal government or any provincial	capital injection, or equivalent support, from the federal
		government or any provincial government or political subdivision or agent or agency thereof without	government or any provincial government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof without	government or any provincial
					government or political subdivision
		which the Bank would have been	which the Bank would have been	which the Bank would have been determined by the Superintendent to be non-viable.	or agent or agency thereof without which the Bank would have been
					or agent or agency thereof without
		which the Bank would have been determined by the Superintendent to	which the Bank would have been determined by the Superintendent to	determined by the Superintendent to	or agent or agency thereof without which the Bank would have been determined by the Superintendent to
25	If convertible, fully or partially	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into	determined by the Superintendent to be non-viable.  Will fully convert into	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into
25	If convertible, fully or partially	which the Bank would have been determined by the Superintendent to be non-viable.	which the Bank would have been determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC
	If convertible, fully or partially  If convertible, conversion rate	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an
		which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be
		which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each
		which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by
		which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.
		which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for
26	If convertible, conversion rate	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
26		which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for
26 27 28 29	If convertible, conversion rate  If convertible, mandatory or optional conversion	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
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)	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal NO N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A
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, full or partial  If write-down, permanent or temporary	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No N/A N/A N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory.  Common Shares Bank of Montreal No N/A N/A	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory.  Common Shares Bank of Montreal No N/A N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A
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	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No N/A N/A N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory.  Common Shares Bank of Montreal No N/A N/A	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory.  Common Shares Bank of Montreal No N/A N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A
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-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Not Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt
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 instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A
277 288 299 30 311 322 333 344 348 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, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory.  Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt  No N/A N/A Short Form Base Shelf	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf
277 288 299 30 311 322 333 344 348 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-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	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A USD Prospectus - Apr 27 17	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - March 11, 22	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Dec 22, 2022	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Dec 22, 2022
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-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	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt No N/A	which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory.  Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt  No N/A N/A N/A Short Form Base Shelf	or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf

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

	ntures 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
		included in regulatory capital	Capitai	Сарітаі
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	XS2053390600	CA06368DCV43	06367WB85
	private placementy	X32033330000	CA00300DCV43	00307 W 003
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
l _	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	GBP500	CAD1,500	USD1,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	18-Sep-2019	17-Jan-2020	27-Apr-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-2024	3-Feb-2025	1-May-2025
14	Issuer call subject to prior supervisory approval	N/A	at par on or after 03-Jan- 2025	N/A
4.5	Optional call date, contingent call dates and redemption	21/2	at par on or after 03-Jan-	21/2
15	amount Subsequent call dates if applicable	N/A	2025	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons/dividends  Fixed or floating dividend/soupon	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	1.5000%	2.370%	1.8500%
19	Existence of a dividend stopper	No	2.370% 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)			comerciale
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
J+a	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,	<u>N/A</u>	USD Prospectus - Apr 20 20
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Jul 11, 2019	<u>N/A</u>	USD Prospectus Supplement Apr 20 20
	Pricing Supplement (if applicable)	Final Terms – Series 192 NIP	CAD Senior Term Sheet - Jan	Pricing Suppl Series F USD
	24 Philippine	- mai 101113 - 301103 132 INIP	<u>17, 2020</u>	MTN Apr 22 20

	tures Of Regulatory Capital Instruments			
(\$ million	is except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06368EDC3	06368DPC2	06368DTH7
_		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
22	the TLAC Term Sheet is achieved (for other TLAC-eligible			
3a	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	CAD750	CAD1,250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	22-Jan-2021	10-Mar-2021	28-May-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Jan-2027	10-Mar-2026	28-May-2026
	I to the state of	at par on or before 22-Jan-	at par on or after 10-Feb-	at par on or after 28-Apr-
14	Issuer call subject to prior supervisory approval	2026	2026	2026
15	Optional call date, contingent call dates and redemption	at par on or before 22-Jan- 2026	at par on or after 10-Feb- 2026	at par on or after 28-Apr- 2026
15 16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	IN/A	IN/A	IN/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.9490%	1.758%	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			
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)	-	-	<del>  -</del>
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	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	<u>N/A</u>	<u>N/A</u>
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Apr 20 20	<u>N/A</u>	<u>N/A</u>
	Duising Supplement (if anylisable)	Pricing Suppl Series F USD	CAD Senior Term Sheet - Mar	CAD Senior Term Sheet - May
	Pricing Supplement (if applicable)	MTN Jan 22 21	<u>10, 2021</u>	<u>28, 2021</u>
1				

	atures Of Regulatory Capital Instruments			
(\$ millior	ns except as noted)		Included in TLAC not	Included in TLAC not
		Included in TLAC not	included in regulatory	included in regulatory
		included in regulatory capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Wontreal	Bank of Montreal	Bank of Montreal
2	private placement)	XS2384698721	06368FAC3	06368FAD1
			No. Work Outside and	No. Vol. Out de col
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
22	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
3a	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	GBP400	USD1,300	USD400
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	9-Sep-2021	15-Sep-2021	15-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Sep-2026	15-Sep-2026	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	Fixed	Floating
18	Coupon rate and any related index	1.0000%	1.250%	SOFR Index + 62bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory	Mandatory
22	Noncumulative or cumulative	Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	NI-	NI -	NI -
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial  If write-down, permanent or temporary			
33	If write-down, permanent or temporary  If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 16, 2021	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 20
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Aug 25, 2021	USD Prospectus Supplement - Apr 20 20	USD Prospectus Supplement - Apr 20 20
			Pricing Suppl Series F USD	Pricing Suppl Series F USD
	Pricing Supplement (if applicable)	<u>Final Terms – Series 242 NIP</u>	MTN Sep 15 21	MTN Sep 15 21

	atures Of Regulatory Capital Instruments as except as noted)			
million	is except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06368FAE9	06368FAF6	06368FAJ8
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  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	USD1,350	USD400	USD1,250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	10-Jan-2022	10-Jan-2022	8-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Jan-2025	10-Jan-2025	8-Mar-2027
14	Issuer call subject to prior supervisory approval  Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	1.500%	SOFR Index + 46.5bps	2.650%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
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	medialiisiii	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
		USD Prospectus Supplement -	USD Prospectus Supplement -	USD Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	Apr 20 20 Pricing Suppl Series F USD	Apr 20 20 Pricing Suppl Series F USD	Apr 20 20 Pricing Suppl Series F USD

	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	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Worthean	Bank of World Car	Bank of World Car
2	private placement)	CA06368DW260	XS2474239071	CA06368D3U60
3	Governing law(s) of the instrument	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	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	CAD2,000	HKD529	CAD2,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	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
14	Issuer call subject to prior supervisory approval	at par on or after March 1, 2027	N/A	at par on or after May 1, 2027
14	Optional call date, contingent call dates and redemption	at par on or after March 1,	IN/A	at par on or after May 1,
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			
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	No	No
30	If write-down, write-down trigger (s)	INU	INU	INU
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			
		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
	Dragmostus / Pasa Shalf Dragmostus / Shart Form Dragmostus	<u>N/A</u>	NIP Prospectus – July 16, 2021	<u>N/A</u>
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		2021	
	Supplement to Base Shelf Prospectus (if applicable)	N/A  CAD Senior Term Sheet - Apr	NIP Prospectus Supplement –  Mar 14, 2022	<u>N/A</u>

	s except as noted)	Included in TLAC not included in regulatory	Included in TLAC not included in regulatory	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
		No. Ved. October and	No. Vol. October 1	
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	New York, Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
	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	USD1,300	USD300	GBP75
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	7-Jun-2022	7-Jun-2022	9-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Jun-2025	7-Jun-2025	9-Jun-2025
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	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	No	No	No
30 31	Write-down feature  If write-down, write-down trigger (s)	No	No	No
	If write-down, full or partial			
32 33	If write-down, full or partial  If write-down, permanent or temporary			
33	If temporary write-down, description of write-down			
34	mechanism	Evamption from	Evamption from	Evamption 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
	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 NIP Prospectus – July 10
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	USD Prospectus - May 26 22	2021
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22 Pricing Suppl Series F USD	USD Prospectus Supplement -  May 26 22  Pricing Suppl Series F USD	NIP Prospectus Supplemen May 25, 2022

	stures Of Regulatory Capital Instruments			
(\$ million	is except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
			,	
<u> </u>		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bulk of World Cul	Bank of World car	Bulk of Workfeur
2	private placement)	XS2473715675	XS2491195710	XS2495584943
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	Ontario and Canada	Ontario and Canada	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
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 cost
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  Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	IN/A	IN/A	IN/A
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	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)  If write-down, full or partial			
32 33	If write-down, full or partial  If write-down, permanent or temporary			
33				
34	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	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 – July 16, 2021	NIP Prospectus – July 16, 2021	NIP Prospectus – July 16, 2021
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – May 25, 2022	NIP Prospectus Supplement – May 25, 2022	NIP Prospectus Supplement – May 25, 2022
	Pricing Supplement (if applicable)	Final Terms – Series 268 NIP	Final Terms – Series 267 NIP	Final Terms – Series 271 NIP
,	- 0	33.760 200 1411		

	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	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	V62400242642	0.000014.00	VC2550404740
2	private placement)	XS2499242613	06368LAQ9	XS2550101740
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	NI/A	NI/A	NI/A
4 5	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo	Other TLAC instrument	N/A 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	NOK435	USD1,000	JPY7,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	6-Jul-2022	14-Sep-2022	27-Oct-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Jul-2032	14-Sep-2027 at par on or after August	28-Oct-2027
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	14, 2027 at par on or after August	N/A
15	amount	N/A	14, 2027	N/A
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%	4.700%	0.760%
19	Existence of a dividend stopper	No	No	No
20 21	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	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 – July 16, 2021	USD Prospectus - May 26 22	NIP Prospectus – July 15, 2022
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – May 25, 2022	USD Prospectus Supplement - May 26 22	NIP Prospectus Supplement May 25, 2022
	Duising Complement (if!:LI-)		Pricing Suppl Series H USD	
	Pricing Supplement (if applicable)	Final Terms – Series 274 NIP	MTN Sep 14 27	Final Terms – Series 301 NII

	itures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		capital	capital	copital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	0.4.0.5.0.5.0.1.5.1.0.0	0.00.001.0114	0.00.001.01110
2	private placement)	CA06368LEY89	06368LGU4	06368LGW0
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
20	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N1/A	N1/A	N1/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	Outer TEACHISH UITHEIN	Other TEACHISTI WITHELL	Outer TEACHISH WITHEIN
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,500	USD1,000	USD300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	7-Dec-2022	12-Jan-2023	12-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Dec-2027	12-Dec-2024	12-Dec-2024
		at par on or after Nov 7,		
14	Issuer call subject to prior supervisory approval	2027	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after Nov 7,		
15	amount	2027	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	4.709%	5.200%	SOFR Index + 71bps
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 If convertible, conversion rate			
26 27	If convertible, conversion rate  If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	No	No	No
30	Write-down feature  If write-down, write-down trigger (s)	No	No	No
31	If write-down, full or partial			
33	If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-down			
34	mechanism			
2.4	Turn of submediation	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  If yes, specify non-compliant features	No N/A	No N/A	No N/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	USD Prospectus - May 26 22	USD Prospectus - May 26 22
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - May 26 22
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Dec		Pricing Suppl Series H USD
	Pricing Supplement (if applicable)	<u>07, 2022</u>	MTN Dec 12 24	MTN Dec 12 24
1				

	tures Of Regulatory Capital Instruments			
(\$ million	is except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		Сарітаі	capitai	Сарітаі
1	Issuer   Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368LGV2	XS2580656549	CH1243018814
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
2-	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	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	USD1,200	HKD500	CHF185
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	12-Jan-2023	27-Jan-2023	31-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Feb-2028	27-Jan-2028	1-Feb-2029
		at par on or after January		
14	Issuer call subject to prior supervisory approval	01, 2028	N/A	N/A
4.5	Optional call date, contingent call dates and redemption	at par on or after January	21/2	21/2
15	Subsequent call dates, if applicable	01, 2028	N/A N/A	N/A N/A
16	Coupons/dividends	N/A	IN/A	IN/A
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	5.203%	3m HIBOR + 92bps	2.260%
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
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	Formula Communication Communic	Formula of the co	Formula of the co
24	Tune of subandination	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
- 37	in yes, specify non-compliant reactives	IV/A		
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	NIP Prospectus – July 15, 2022	NIP Prospectus – July 15, 2022
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	NIP Prospectus Supplement –	NIP Prospectus Supplement –
	, , , , , , , , , , , , , , , , , ,	May 26 22 Pricing Suppl Series H USD	<u>Dec 09, 2022</u>	<u>Dec 09, 2022</u>
	Pricing Supplement (if applicable)	MTN Feb 01 28	Final Terms – Series 309 NIP	Pricing Suppl – Series 311 NIP
<b>—</b>	1		<u> </u>	

	atures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		Сарітаі	Сарітаі	Сарітаі
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	XS2607352098	CA06368LNK84	US06368LNT97
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N1/A	NI/A	N1/A
5	Transitional Basel III rules	N/A N/A	N/A	N/A
6	Post-transitional Basel III rules	N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
/	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	JPY10,000	CAD2,000	USD1,350
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	5-Apr-2023	29-May-2023	5-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Apr-2030	29-May-2028 at par on or after Apr 29,	5-Jun-2026
14	Issuer call subject to prior supervisory approval	N/A	2028	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	at par on or after Apr 29, 2028	N/A
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	1.000%	5.039%	5.300%
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 28	If convertible, mandatory or optional conversion  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)	140	110	140
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	NIP Prospectus – July 15, 2022	<u>N/A</u>	USD Prospectus - May 26 22
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Mar 01, 2023	<u>N/A</u>	USD Prospectus Supplement May 26 22
	'' ' ' ' ' ' '	<u>IVIAI U1, 2025</u>		IVIGY ZO ZZ
	Pricing Supplement (if applicable)	Pricing Suppl – Series 323 NIP	CAD Senior Term Sheet - May	

35 36 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	N/A
35			No
	instrument type immediately senior to instrument)	Liabilities	Liabilities
54d	Type of subordination  Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit
34a		Exemption from subordination	Exemption from subordination
34	If temporary write-down, description of write-down mechanism		
33	If write-down, permanent or temporary		
32	If write-down, full or partial		
31	If write-down, write-down trigger (s)		
30	Write-down feature	No	No
29	If convertible, specify issuer of instrument it converts into		
	conversions of opening modulations type conversions mile		
28	If convertible, manuatory or optional conversion		
27	If convertible, mandatory or optional conversion		
26	If convertible, conversion rate		
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially		
23	Convertible or non-convertible	Non-convertible	Non-convertible
22	Noncumulative or cumulative	Cumulative	Cumulative
21	Existence of a step up or other incentive to redeem	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
19	Existence of a dividend stopper	No	No
18	Coupon rate and any related index	SOFR Index + 133bps	3m EURIBOR + 45 bps
17	Fixed or floating dividend/coupon	Floating	Floating
	Coupons/dividends		
16	Subsequent call dates, if applicable	N/A	N/A
15	amount	N/A	N/A
	Optional call date, contingent call dates and redemption		
14	Issuer call subject to prior supervisory approval	N/A	N/A
13	Original maturity date	J-1011-7070	U-JUII-2U23
13	Original maturity date	5-Jun-2026	6-Jun-2025
12	Perpetual or dated	Dated	Dated
11	Original date of issuance	5-Jun-2023	6-Jun-2023
10	Accounting classification	Liability - amortised cost	Liability - amortised cos
9	Par value of instrument	USD400	EUR1000
8	as of most recent reporting date)	N/A	N/A
	Amount recognised in regulatory capital (Currency in millions,	Cancer i Externation difficilit	o and i are instrument
7	Instrument type	Other TLAC instrument	Other TLAC instrument
6	Eligible at solo/group/group&solo	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
4	Transitional Basel III rules	N/A	N/A
	Regulatory treatment	Contractual	Contractual
3a	instruments governed by foreign law)	Contractual	Contractual
2-	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		
3	Governing law(s) of the instrument	Canada	Ontario and Canada
		New York, Ontario and	
2	private placement)	US06368LNU60	XS2632933631
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for		
1	Issuer	Bank of Montreal	Bank of Montreal
		capital	capital
		included in regulatory	included in regulatory
		Included in TLAC not	Included in TLAC not

	atures Of Regulatory Capital Instruments as except as noted)			
	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)	US06368LWT96	US06368LWV43	US06368LWU69
		No. Ved. October de	No. Ved. October al	No. Vol. October de
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	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 Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in millions,	Other TEACHISTI UITIENT	Other TEAC HISTIAMENT	other TLAC Instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,200	USD300	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	25-Sep-2023	25-Sep-2023	25-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Sep-2025	25-Sep-2025	25-Sep-2028
	Issuer call subject to prior supervisory approval	N/A		at par on or after August 25, 2028
14	Optional call date, contingent call dates and redemption	N/A	N/A	at par on or after August
1 5		N1/A	N1/A	
15	Subsequent call dates, if applicable	N/A N/A	N/A	25, 2028
16		N/A	N/A	N/A
17	Coupons/dividends	Fire d	Floation	Etra d
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	5.920%	SOFR Index + 95bps	5.717%
19	Existence of a dividend stopper	No No	No No	No Name de trans
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No Communications	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  If convertible, conversion rate			
26 27				
28	If convertible, mandatory or optional conversion  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	Evenution from	Everentian from	Evamentian from
2/10	Type of subordination	Exemption from subordination	Exemption from	Exemption from
34a	Type of subordination  Position in subordination hierarchy in liquidation (specify		subordination Pari passu to Deposit	subordination
25		Pari passu to Deposit Liabilities	Liabilities	Pari passu to Deposit
35	instrument type immediately senior to instrument)  Non-compliant transitioned features		No	Liabilities
36 37	·	No N/A	N/A	No N/A
3/	If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	USD Prospectus - May 26 22	USD Prospectus - May 26
			Ť	1
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	USD Prospectus Supplement -	
	Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	USD Prospectus Supplement -  May 26 22  Pricing Suppl Series H USD	USD Prospectus Supplement - May 26 22 Pricing Suppl Series H USD	USD Prospectus Suppleme May 26 22 Pricing Suppl Series H US

millior	atures Of Regulatory Capital Instruments as 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)	XS2696803340	LICO62691 CE 27	US06368LC610
	private placement)	X32090803340	US06368LC537	03003061C010
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	EUR500	USD1,150	USD350
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28-Sep-2023	11-Dec-2023	11-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Sep-2025	11-Dec-2026	11-Dec-2026
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends		·	
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	3m EURIBOR + 47 bps	5.266%	SOFR Index + 116bps
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			
2.5		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
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 14, 2023	USD Prospectus - May 26 22	USD Prospectus - May 26
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Aug 30, 2023	USD Prospectus Supplement - May 26 22	USD Prospectus Suppleme May 26 22
				Pricing Suppl Series H US
	Pricing Supplement (if applicable)	Final Terms – Series 350 NIP	Pricing Suppl Series H USD	Pricing Suppl Series in U.

	itures Of Regulatory Capital Instruments			
(\$ million	is except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		Саріса	Сарітаі	Сарітаі
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CA06368LB887	XS2798993858	US06368L3K06
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
Sa	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,000	EUR1,000	USD750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	18-Dec-2023	12-Apr-2024	4-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-2028	12-Apr-2027	4-Jun-2027
		at par on or after Nov 18,		
14	Issuer call subject to prior supervisory approval	2028	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after Nov 18,		
15	amount	2028	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	4.537%.	3m EURIBOR + 47 bps	5.370%
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 28	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	NI-	NI -	NI -
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
2/	If temporary write-down, description of write-down			
34	mechanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
3+a	Position in 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	N/A	NIP Prospectus – July 14,	USD Prospectus - May 26 22
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	NIP Prospectus Supplement – Feb 27, 2024	USD Prospectus Supplement - May 26 22
	Duising Cumplement (if anylisable)	CAD Senior Term Sheet - Dec	<u> </u>	Pricing Suppl Series H USD
	Pricing Supplement (if applicable)	<u>18, 2023</u>	<u>Final Terms – Series 374 NIP</u>	MTN Jun 4 27

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	
		included in regulatory	included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capital
		Сарісаі	саріса	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	US06368L3M61	US06368L3L88	XS2837778559
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
22	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
3a	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	Carer 12 to motivament	Carer 12 to moti differit	Street i Bre moti differit
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD450	USD800	GBP350
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	4-Jun-2024	4-Jun-2024	10-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Jun-2027	4-Jun-2031	10-Oct-2028
			at par on or after April 4,	
14	Issuer call subject to prior supervisory approval	N/A	2031	N/A
	Optional call date, contingent call dates and redemption		at par on or after April 4,	
15	amount	N/A	2031	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR Index + 76bps	5.511%	5.1250%
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)			
26	If convertible, fully or partially  If convertible, conversion rate			
27	If convertible, conversion rate  If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	110	110	140
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
340	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 - May 26 22	USD Prospectus - May 26 22	NIP Prospectus – July 14, 2023
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - May 26 22	NIP Prospectus Supplement – May 29, 2024
		Pricing Suppl Series H USD	Pricing Suppl Series H USD	
	Pricing Supplement (if applicable)	MTN Jun 4 27	MTN Jun 4 31	Final Terms – Series 381 NIP

	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 capital	,
		morade miregardent y capital	moducum regulatory capital	- Compression -
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	balk of Worthean	bank of Montreal	Balik Of Monthean
2	private placement)	AU3FN0089298	AU3CB0310803	XS2856789511
_		New South Wales, Ontario	New South Wales, Ontario	
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	and Canada	and Canada	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	AUD600	AUD150	EUR1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	27-Jun-2024	27-Jun-2024	10-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Jun-2029	27-Jun-2029	10-Jul-2030
				at par on or after July 10,
14	Issuer call subject to prior supervisory approval	N/A	N/A	2029
4.5	Optional call date, contingent call dates and redemption			at par on or after July 10,
	amount	N/A	N/A	2029
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons/dividends	Eleation -	rid	Time d
17	Fixed or floating dividend/coupon  Coupon rate and any related index	Floating	Fixed	Fixed
18 19	Existence of a dividend stopper	3mBBSW + 127bps	5.338% No	3.750% No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem		•	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)	Tron convertible	iton convertible	Tron 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			
	If temporary write-down, description of write-down			
34	mechanism			
	- C   1   1   1	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	AUD Information Memorandum - Aug 24 21	AUD Information Memorandum - Aug 24 21	NIP Prospectus – July 14, 2023
	Supplement to Base Shelf Prospectus (if applicable)	N/A	<u>N/A</u>	NIP Prospectus Supplement May 29, 2024
	Pricing Supplement (if applicable)	Pricing Suppl Series 8 AUD	Pricing Suppl Series 9 AUD	Final Terms – Series 386 NI

	itures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CA06368L5G77	US06368L8K50	US06368L8M17
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,000	USD1,100	USD600
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	17-Jul-2024	10-Sep-2024	10-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Jul-2029	10-Sep-2027	10-Sep-2027
		at par on or after Jun 17,	at par on or after	at par on or after
14	Issuer call subject to prior supervisory approval	2029	September 10, 2026	September 10, 2026
	Optional call date, contingent call dates and redemption	at par on or after Jun 17,	at par on or after	at par on or after
15	amount	2029	September 10, 2026	September 10, 2026
16	Subsequent call dates, if applicable	N/A	N/A	N/A
47	Coupons/dividends	F: 1	F: 1	EL .:
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	4.420%.	4.567%	SOFR Index + 88bps
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatan	No Mandatani	No
20	Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non convertible	Non convertible	Non convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
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
34d	Position in 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
3,	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	USD Prospectus - May 26 22	USD Prospectus - May 26 22
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - May 26 22
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jul	Pricing Suppl Series H USD	Pricing Suppl Series H USD
	Trems supplement (ii applicable)	<u>17, 2024</u>	MTN Sep 10 27	MTN Sep 10 27
1		·		·

	<u> </u>	Pricing Suppl Series H USC
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplemen May 26 22
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 2
37	If yes, specify non-compliant features	N/A
35 36	instrument type immediately senior to instrument)  Non-compliant transitioned features	Liabilities No
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit
34a	Type of subordination	Exemption from subordination
34	If temporary write-down, description of write-down mechanism	
33	If write-down, permanent or temporary	
32	If write-down, full or partial	
31	If write-down, write-down trigger (s)	
30	Write-down feature	No
29	If convertible, specify issuer of instrument it converts into	
28	If convertible, specify instrument type convertible into	
27	If convertible, mandatory or optional conversion	
26	If convertible, conversion rate	
25	If convertible, fully or partially	
24	If convertible, conversion trigger (s)	
23	Convertible or non-convertible	Non-convertible
22	Noncumulative or cumulative	Cumulative
20	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	Mandatory No
19	Existence of a dividend stopper	No No
18	Coupon rate and any related index	4.640%
17	Fixed or floating dividend/coupon	Fixed
	Coupons/dividends	
16	Subsequent call dates, if applicable	N/A
15	amount	September 10, 2029
	Optional call date, contingent call dates and redemption	at par on or after
14	Issuer call subject to prior supervisory approval	September 10, 2029
10	Silginal materity date	at par on or after
13	Original maturity date	10-Sep-2030
12	Perpetual or dated	Dated
11	Original date of issuance	10-Sep-2024
10	Accounting classification	Liability - amortised cost
8 9	as of most recent reporting date)  Par value of instrument	N/A USD800
C	Amount recognised in regulatory capital (Currency in millions,	N1/A
7	Instrument type	Other TLAC instrument
6	Eligible at solo/group/group&solo	N/A
5	Post-transitional Basel III rules	N/A
4	Transitional Basel III rules	N/A
	Regulatory treatment	
	instruments governed by foreign law)	Contractual
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	Canada
		New York, Ontario and
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US06368L8L34
1	Issuer	Bank of Montreal
		capital
		included in regulatory

(\$ million	tures Of Regulatory Capital Instruments			
1	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	194019769	198432458	06368B8Q4
		5	D : (0.: 111.1	5
2	Governing law(s) of the instrument	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein
3	• '	or Carrada applicable trieren	or Cariada applicable triereiri	or Cariada applicable trereiri
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
30	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractaar	Contractati	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)  Par value of instrument	N/A USD 110	N/A EUR 10	N/A
9			Liability - fair value option	Liability fair value option
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-Feb-2019	· · · · · · · · · · · · · · · · · · ·	Liability - fair value option 6-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Feb-2049		6-Nov-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	15-Feb-24	At Par on 25-Apr-2029	N/A
	,		·	
		February 15 in each year		
		commencing February 15 2024		
		up to but excluding the maturity		
4.0		up to but excluding the maturity		
16	Subsequent call dates, if applicable	date	N/A	N/A
	Coupons/dividends	date		
17	Coupons/dividends Fixed or floating dividend/coupon	date Fixed	Fixed	Floating
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date	Fixed 1.60%	
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	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%	Floating 3mo BA + 62 bps No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	date Fixed Zero coupon, 5.05% accrual rate No Mandatory	Fixed 1.60% No Mandatory	Floating 3mo BA + 62 bps 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	date Fixed Zero coupon, 5.05% accrual rate No	Fixed 1.60%	Floating 3mo BA + 62 bps 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	date Fixed Zero coupon, 5.05% accrual rate No Mandatory No	Fixed 1.60% No Mandatory No	Floating 3mo BA + 62 bps 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 3mo BA + 62 bps 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 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 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	date Fixed Zero coupon, 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	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	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 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	date Fixed Zero coupon, 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	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	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	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	date  Fixed Zero coupon, 5.05% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Floating 3mo BA + 62 bps No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	date  Fixed Zero coupon, 5.05% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	date  Fixed Zero coupon, 5.05% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	date  Fixed Zero coupon, 5.05% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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/	Floating 3mo BA + 62 bps No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	date  Fixed Zero coupon, 5.05% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	date Fixed Zero coupon, 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/	Floating 3mo BA + 62 bps No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	date  Fixed  Zero coupon, 5.05% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed  1.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A   N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	date  Fixed  Zero coupon, 5.05% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Pripasu to Deposit Liabilities	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	date  Fixed  Zero coupon, 5.05% accrual rate  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Floating 3mo BA + 62 bps No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  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 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument 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	date  Fixed  Zero coupon, 5.05% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Pripasu to Deposit Liabilities	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	date  Fixed  Zero coupon, 5.05% accrual rate  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Floating 3mo BA + 62 bps No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  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 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument 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	date  Fixed  Zero coupon, 5.05% accrual rate  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Floating 3mo BA + 62 bps No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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  N/A  N/A  N/	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - Sep 24, 2018  NIP Prospectus Supplement -	Floating 3mo BA + 62 bps No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	date  Fixed  Zero coupon, 5.05% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	Fixed  1.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A  NIP Prospectus - Sep 24, 2018	Floating 3mo BA + 62 bps No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	date  Fixed  Zero coupon, 5.05% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - Sep 24, 2018  NIP Prospectus Supplement -	Floating 3mo BA + 62 bps No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  Pari pasu to Deposit Liabilities No N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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  N/A  N/A  N/	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - Sep 24, 2018  NIP Prospectus Supplement -	Floating 3mo BA + 62 bps No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  Pari pasu to Deposit Liabilities No N/A N/A N/A

	tures Of Regulatory Capital Instruments s except as noted)			
1	lssuer	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo	Bivio	Bivio
2	for private placement)	207873667	208106023	209220407
	To produce processing	20.0.000	200.00020	Province of Ontario and the
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	
3	Means by which enforceability requirement of Section 13	or Carrada applicable trierein	or Carrada applicable trierein	uierein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 260	25.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Nov-2019	27-Nov-2019	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	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	On 12-Nov-2021	On 27-Nov-2024	On 20-Dec-2021
16	Subsequent call dates, if applicable	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	On December 20 of each year, beginning on December 20, 2021
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 4.02% accrual rate	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
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			
	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	N/A	N/A	N/A
	Prospectus	NIP Offering Circular Jul 11 20	NIP Offering Circular - Jul 11, 20	'NIP Offering Circular Jul 44 1
<u> </u>		NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	NIP Oπering Circular - Jul 11, 2 NIP Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	Aug 28, 2019	Aug 28, 2019	Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 207873667	Final Terms - Cusip: 208106023	<u>Final Terms - Cusip:</u> 209220407

1	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
	Issuer	BMO	вмо	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06367WTR4	213347055	213729462
			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)  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	Carlot 12 to monamone	Cure 12 to merament	Other TEXO motivament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 20	USD 100	USD 20
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Dec-2019	12-Mar-2020	17-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Dec-2049	12-Mar-2060	17-Mar-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	On 27-Dec-2022	12-Mar-2020	17-Mar-2021
16	Subsequent call dates, if applicable	On December 27 of each year	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
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.64% accrual rate	Zero coupon, 3.50% accrual rate	Zero coupon, 3.44% accrual rate
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
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			
	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	N/A	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019
	<b>∮</b>			
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	213729519	213318497	06367WYB3
	,			
				5
3	Governing law(s) of the instrument	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein
3	Means by which enforceability requirement of Section 13	or Carrada applicable trieren	or carrada applicable trierein	or Cariada applicable triereiri
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 Accounting classification	USD 50 Liability - fair value option	USD 150 Liability - fair value option	USD 10 Liability - fair value option
11	Original date of issuance / Settlement	17-Mar-2020	18-Mar-2020	24-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Mar-2060	18-Mar-2060	24-Sep-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Onti			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	17-Mar-2021	18-Mar-2021	At par on 24-Jun-2020
- 13	reachiption amount? Initial maturity	Trivial 2021	10 Wai 2021	7 k par 611 2 1 6 at 1 2 6 2 6
				At par on March 24, June 24,
		March 17 of each year, commencing March 17, 2021 up	March 18 of each year, commencing March 18, 2021 up	September 24 and December
		to and excluding the maturity	to and excluding the maturity	June 24, 2020 up to and
16	Subsequent call dates, if applicable	date	date	excluding the maturity date
	Coupons/dividends			-
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed	Fixed Zero coupon, 3.40% accrual rate	Fixed 0.0225
19	Existence of a dividend stopper	No	•	No 0.0223
	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  Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial  If write-down, permanent or temporary			
- 33	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	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	N/A
	Complements Described to the control of the control	NIP Prospectus Supplement -	NIP Prospectus Supplement -	**/**
i	Supplement to Base Shelf Prospectus (if applicable)	Aug 28, 2019	Aug 28, 2019	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Tarme Cusing 242720540	Final Terms - Cusip: 213318497	Final Terms - Cusip: 06367WYB3

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	215650740	216803825	216847890
	for private placement)	215650740	210803823	210047690
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	N1/A	N1/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 120	N/A USD 50	N/A USD 40
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Apr-2020	4-May-2020	5-May-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Apr-2060	4-May-2060	5-May-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	28-Apr-2025	4/May/21	5-May-21
13	recemption amount / mittal maturity	20 7 (5) 2023	4/May/21	5 May 21
		April 28 in each year,	May 4 in each year,	May 5 in each year,
		commencing April 28, 2025 up	commencing on May 4, 2021 up	
16	Subsequent call dates if applicable	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
16	Subsequent call dates, if applicable  Coupons/dividends	uate	uate	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 4.00% accrual rate	Zero coupon, 3.70% accrual rate	Zero coupon, 3.73% accrual rate
4.0	Existence of a dividend stopper	No	No	
19	Existence of a dividend stopper	110	110	No
	Fully discretionary, partially discretionary or			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20 21 22	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	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
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	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
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  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  N/A Poly 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  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  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  N/A Poly 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 NO  Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  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  Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 Offering Circular - Jul 11, 20	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NO NO N/A NO NO N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIA NIA NIA NIA NIA NIA NIA NIA NIA NI
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 20	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NO NO N/A NO NO N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	Mandatory No Cumulative Non-convertible 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 N/A NIA NIA NIA NIA NIA NIA NIA NIA NIA NI
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	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 NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIA NIA NIA NIA NIA NIA NIA NIA NIA NI

(S million	tures Of Regulatory Capital Instruments			
الماااااا ج)	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	ВМО
2	for private placement)	218004423	06368DGL2	218051375
	, ,			
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13	or Carrada applicable trieren	or Carrada applicable trierein	or Carrada applicable trierein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 55	N/A	N/A USD 50
9	Par value of instrument  Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-May-2020	29-May-2020	2-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-May-2035	29-May-2027	2-Jun-2060
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-May-2021	At par on 29-May-2021	2/Jun/21
	, ,			
			At par on November 29, 2021;	
			May 29, 2022; November 29,	
			2022; May 29, 2023;	
		At par May 26 in each year,	November 29, 2023; May 29, 2024; November 29, 2024; May	June 2 in each year,
		commencing on May 26, 2021	29, 2025; November 29, 2025;	commencing on June 2, 2021
		up to and including the maturity	May 29, 2026; November 29,	up to and excluding the maturity
16	Subsequent call dates, if applicable  Coupons/dividends	date	2026	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.0278	2.00%-2.50%	Zero coupon, 3.71% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	· · ·		1. 47. 1	
1				
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N/A		
28 29 30		N/A No	N/A No	N/A No
29	If convertible, specify issuer of instrument it converts into		N/A	N/A
29 30 31 32	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial		N/A	N/A
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary		N/A	N/A
29 30 31 32	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial		N/A	N/A
29 30 31 32 33	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-		N/A	N/A
29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No	N/A No	N/A No
29 30 31 32 33 34 34	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify	Exemption from subordination	N/A No  Exemption from subordination	N/A No  Exemption from subordination
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination  Pari pasu to Deposit Liabilities	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify	Exemption from subordination	N/A No  Exemption from subordination	N/A No  Exemption from subordination
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Offering Circular - Jul 11, 20	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  NIP Prospectus - July 11, 2019
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Offering Circular - Jul 11, 20  NIP Prospectus Supplement -	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Offering Circular - Jul 11, 20  NIP Prospectus Supplement -	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -

(S million	tures Of Regulatory Capital Instruments			
( <del>-</del>	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	ВМО
2	for private placement)	217447976	218587763	218741037
	, , ,			
				5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section 13	or Carrada applicable trieren	or Carrada applicable trierein	or Cariada applicable triereiri
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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			
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 65	N/A USD 50	N/A USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Jun-2020	9-Jun-2020	10-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	3-Jun-2060 Yes	9-Jun-2060 Yes	10-Jun-2060 Yes
14	issuer call subject to prior supervisory approval	Tes	res	Tes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	3-Jun-25	9-Jun-21	10-Jun-21
		June 3 in each year,	June 9 in each year,	June 10 in each year,
		commencing on June 3, 2025	commencing on June 9, 2021	commencing on June 10, 2021
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up to and excluding the maturity date	up to and excluding the maturity date
10	Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	•	Zero coupon, 3.60% accrual rate	
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		
23			Cumulative	Cumulative
	Convertible or non-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible
24	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially			Cumulative
24	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
24 25 26 27	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
24 25 26	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative 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 into	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A 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	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
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-	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  No   Exemption from subordination  Pari pasu to Deposit Liabilities	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
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 20	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 NIA NIA NIP Prospectus - July 11, 2019	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NO NIP Prospectus - July 11, 2019
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 20	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 NIA NIA NIP Prospectus - July 11, 2019	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NO NIP Prospectus - July 11, 2019
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement - Aug 28, 2019	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included in		
1	Issuer	in regulatory capital BMO	regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	DIVIO	DIVIO	DIVIO
2	for private placement)	06368DGQ1	06368DGT5	06368DGW8	06368DHA5
		Province of Ontario and the		Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	Province of Ontario and the laws	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	of Canada applicable 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				
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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25	25	40	10.2
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	11-Jun-2020	19-Jun-2020	24-Jun-2020	2-Jul-2020
12	Perpetual or dated Original maturity date / Final maturity	Dated 11-Jun-2030	Dated 19-Jun-2030	Dated 24-Jun-2030	Dated 2-Jul-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontional call datatirt!!				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 11-June-2021	At par on 19-June-2021	At par on 24-June-2021	At par on 2-July-2021
	reactification and attention in actually	At par on December 11,		At par on December 24,	
		2021; June 11, 2022;		2021; June 24, 2022;	
			At par on December 19, 2021;	December 24, 2022; June 24,	
		2023; December 11, 2023; June 11,	June 19, 2022; December 19, 2022: June 19, 2023:	2023; December 24, 2023; June 24,	July 02, 2022; January 02, 2023: July 02, 2023:
		2024; December 11, 2024;	December 19, 2023; June 19,	2024; December 24, 2024;	January 02, 2024; July 02,
			2024; December 19, 2024; June	June 24, 2025; December 24,	2024; January 02, 2025; July
		2025; June 11, 2026; December 11, 2026; June 11,	19, 2025; December 19, 2025; June 19, 2026; December 19,	2025; June 24, 2026; December 24, 2026; June 24,	02, 2025; January 02, 2026; July 02, 2026; January 02,
		2027; December 11, 2027;	2026; June 19, 2027; December	2027; December 24, 2027;	2027; July 02, 2027; January
		June 11, 2028; December 11, 2028; June 11, 2029;	19, 2027; June 19, 2028; December 19, 2028; June 19,	June 24, 2028; December 24, 2028; June 24, 2029;	02, 2028; July 02, 2028; January 02, 2029; July 02,
16	Subsequent call dates, if applicable	December 11, 2029	2029; December 19, 2029	December 24, 2029	2029; January 02, 2030
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 0.023	Fixed 2 15%	Fixed 2.10%-2.50%	Fixed 1.90%
19	Existence of a dividend stopper			No	No
	Fully discretionary, partially discretionary or				
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory 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 26	If convertible, fully or partially 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
	if any and the second s				
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) 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
340	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	=paon iroin suborumation	=puon nom suborumation	=paon iroin suborumation	=ompaon nom suborumation
	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 No
36	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	NI/A	NI/A	NI/A	NI/A
<b>—</b>	•	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	Duining County and 116 11 - 1 - 1	Final Tarms Over	Final Tarma Overing	Final Tarms - Ourt	Final Tarms Over
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DGQ1	Final Terms - Cusip: 06368DGT5	<u>Final Terms - Cusip:</u> 06368DGW8	<u>Final Terms - Cusip:</u> 06368DHA5
L	<u> </u>				

	tures Of Regulatory Capital Instruments s except as noted)				
,		in regulatory capital	in regulatory capital	in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000000074	00000001100	00004 4000	000054070
2	for private placement)	06368DGZ1	06368DHD9	220014908	220051676
		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	NI/A	NI/A	N1/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Other 12/10 instrument	Other 12/10 instrument	Other 12/10 instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.134		USD 50	USD 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	2-Jul-2020		8-Jul-2020	9-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Jul-2030	7-Jul-2025	8-Jul-2060	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	2/Jul/21	At par on 7-July-2021	8/Jul/21	9-Jul-2021
16	Subsequent call dates, if applicable	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, 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	July 9 in each year, commencing on July 9, 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	Zero coupon, 2.00% accrual ra	1.20-1.65%	Zero coupon, 3.27% accrual ra	Zero coupon, 3.28% 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				
	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 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	N/A
	Prospectus	N/A	N/A	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DGZ1	Final Terms - Cusip: 06368DHD9	Final Terms - Cusip: 220014908	Final Terms - Cusip: 220051676
L		000000021	OCCOUNTING	<u></u>	<u></u>

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included		
		in regulatory capital		in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО	ВМО
2	for private placement)	220484181	06368DHF4	06368DHJ6	06368DHK3
	for private placement,	220101101	00000211111	0000021100	00000211110
		Province of Ontario and the	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	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13				
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractaar	Contractaa	Contractadi
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 Other TLAC instrument
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 50	6.4	2.5	4.332
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	15-Jul-2020		20-Jul-2020	21-Jul-2020
12	Perpetual or dated Original maturity date / Final maturity	Dated 15-Jul-2060	Dated 17-Jul-2032	Dated 20-Jul-2026	Dated 21-Jul-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	15/Jul/21	At par on 17-July-2021	At par on 20-July-2021	At par on 21-July-2021
			July 17, 2022; January 17,		
			2023; July 17, 2023;		A4 I 04 0000:
			January 17, 2024; July 17, 2024; January 17, 2025; July		At par on January 21, 2022; July 21, 2022; January 21,
			17, 2025; January 17, 2026;		2023; July 21, 2023;
			July 17, 2026; January 17,		January 21, 2024; July 21,
			2027; July 17, 2027; January	A4 I 00, 0000:	2024; January 21, 2025; July
			17, 2028; July 17, 2028; January 17, 2029; July 17,	At par on January 20, 2022; July 20, 2022; January 20,	21, 2025; January 21, 2026; July 21, 2026; January 21,
		July 15 in each year,		2023; July 20, 2023;	2027; July 21, 2027; January
		commencing on July 15, 2021		January 20, 2024; July 20,	21, 2028; July 21, 2028;
		up to and excluding the		2024; January 20, 2025; July	January 21, 2029; July 21,
16	Subsequent call dates, if applicable  Coupons/dividends	maturity date	2032	20, 2025; January 20, 2026	2029; January 21, 2030
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.19% accrual ra			1.75-2.20%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	NA d-t	Mandatan	Mandatan	Mandatan
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	_	Cumulative	Cumulative
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	convertible, manualory or optional conversion	14/7 \	19/7	14// (	13// \
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	No
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-			·	
34	down mechanism	Evenentian forces and 18 19	Evenentian forms and the co	Examplian form and 19 19	Evenentian forces and 10 10
34a	Type of subordination	exemption from subordination	Exemption from subordination	exemption from subordination	exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	NIP Prospectus - July 11, 2019	N/A	N/A	N/A
	Sunniement to Bace Shelf Proceeding (if applicable)	NIP Prospectus Supplement -			
	Supplement to Base Shelf Prospectus (if applicable)	Aug 28, 2019	N/A	N/A	N/A
		E: 17 0 :	E: 17 0 :	E. 1.T	E: 17 0 :
	Pricing Supplement (if applicable)	Final Terms - Cusip: 220484181	Final Terms - Cusip: 06368DHF4	Final Terms - Cusip: 06368DHJ6	Final Terms - Cusip: 06368DHK3
ļ	<u> </u>		55500D111 T	<u> </u>	

	tures Of Regulatory Capital Instruments s except as noted)				
(\$ IIIIIIIIII	s except as noted)				
					Included in TLAC not included
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	БМО	DIVIO	БМО	БМО
2	for private placement)	06368DHP2	220886930	220934209	06368DHL1
		Province of Ontario and the	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	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13				
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractal	Contractadi	Contractal
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type  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 50	USD 50	9.105
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	21-Jul-2020		27-Jul-2020	30-Jul-2020
12	Perpetual or dated	Dated	Dated 24 Jul 2000	Dated 27 Jul 2060	Dated
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	21-Jul-2030 Yes	24-Jul-2060 Yes	27-Jul-2060 Yes	30-Jul-2025 Yes
14	issuer can subject to prior supervisory approvar	163	163	163	163
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 21-July-2021	24/Jul/21	27/Jul/21	At par on 30-July-2021
	, ,				
		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,			At par on January 30, 2022;
			July 24 in each year,	July 27 in each year,	July 30, 2022; January 30,
		21, 2028; July 21, 2028;		commencing on July 27, 2021	
16	Subsequent call dates, if applicable	January 21, 2029; July 21, 2029; January 21, 2030	up to and excluding the maturity date	up to and excluding the maturity date	30, 2024; July 30, 2024; January 30, 2025
10	Coupons/dividends	2020, 04114417 21, 2000	maturity date	maturity date	oundary 50, 2020
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.05% accrual ra	Zero coupon, 3.03% accrual ra	
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatan	Mandatory
20	mandatory  Existence of a step up or other incentive to redeem	No	No	Mandatory 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 If write-down, permanent or temporary				
33	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)  Non-compliant transitioned features	•	Pari pasu to Deposit Liabilities	•	
36 37	If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
	, . , , , , , , , , , , , , , , , , , ,				
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A	NIP Prospectus - July 16, 2020	NIP Prospectus - July 16, 2020	N/A
	Supplement to Base Shelf Prospectus (if applicable)	<b>N1/A</b>	N1/A	<b>N1/A</b>	<b></b>
		N/A	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:
	Them Supplement (if applicable)	06368DHP2	220886930	220934209	06368DHL1
	ļ.				ļ <del></del>

Included in TLAC not included in TLAC not included in TLAC not included in regulatory capital in regulatory	in regulatory capital BMO  X81 06367WZ48  e Province of Ontario and the laws of Canada applicable therein  Contractual  N/A N/A N/A Other TLAC instrument  N/A USD 10 Liability - fair value option 020 31-Jul-2020	in regulatory capital BMO  06368DHT4  Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  Other TLAC instrument  N/A
regulatory capital in regulatory capital  Issuer  Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)  O6367WX73  O6367WX73  O6367W  Province of Ontario and the laws 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  4 Transitional Basel III rules  N/A  N/A  Post-transitional Basel III rules  N/A  N/A  N/A  Instrument type  Other TLAC instrument  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  N/A  Par value of instrument  USD 5  USD 20.97  Liability - fair value option  Liability - fair value option  10 Original date of issuance / Settlement  Original maturity date / Final maturity  31-Jul-2025  30-Jul-2  30-Jul-2  30-Jul-2  30-Jul-2  30-Jul-2	in regulatory capital BMO  X81 06367WZ48  e Province of Ontario and the laws of Canada applicable therein  Contractual  N/A N/A N/A Other TLAC instrument  N/A USD 10 Liability - fair value option 020 31-Jul-2020	in regulatory capital BMO  06368DHT4  Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  Other TLAC instrument  N/A
1 Issuer BMO BMO Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)  2 for private placement)  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)  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 N/A  9 Par value of instrument USD 5 USD 20.97  10 Accounting classification Liability - fair value option Liability - fair value option  11 Original date of issuance / Settlement Dated  Original maturity date / Final maturity  31-Jul-2025 30-Jul-2  12 Perpetual or dated Dated  Original maturity date / Final maturity  31-Jul-2025 30-Jul-2	BMO  X81 06367WZ48  e Province of Ontario and the laws of Canada applicable therein  Contractual  N/A N/A N/A Other TLAC instrument  N/A USD 10 Liability - fair value option 020 31-Jul-2020	BMO  06368DHT4  Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  Other TLAC instrument  N/A
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)  Obsolv Marco 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  Transitional Basel III rules  N/A  Post-transitional Basel III rules  N/A  N/A  Eligible at solo/group/group&solo  N/A  Instrument type  Other TLAC instrument  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  N/A  Par value of instrument  USD 5  USD 20.97  Liability - fair value option  11  Original date of issuance / Settlement  Original maturity date / Final maturity  31-Jul-2025  30-Jul-2  Original maturity date / Final maturity  10  Osa67WX73  06367WX73  Province of Ontario and the laws of Canada applicable therein  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  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  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  Province of Ontario and the laws of Canada applicable th	Province of Ontario and the laws of Canada applicable therein  Contractual  N/A N/A N/A Other TLAC instrument  N/A USD 10 Liability - fair value option 020 31-Jul-2020	Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A
2 for private placement)  8 Governing law(s) of the instrument  9 Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)  1 Transitional Basel III rules  1 A Transitional Basel III rules  2 Post-transitional Basel III rules  3 N/A  4 Transitional Basel III rules  4 Transitional Basel III rules  5 Post-transitional Basel III rules  6 Eligible at solo/group/group&solo  7 Instrument type  9 Other TLAC instrument  1 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  1 Accounting classification  1 Original date of issuance / Settlement  1 Original maturity date / Final maturity  1 Original maturity date / Final maturity  1 Original maturity date / Final maturity  1 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  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  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  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  Province of Ontario and the laws of Canada applicable therein  Province of Ontario and the laws of Canada applicable therein  Province of Canada applicable therein  Province of Ontario and the laws of Canada applicable there	e Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 10  Liability - fair value option	Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A
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  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, as of most recent reporting date)  N/A  9 Par value of instrument  USD 5  Liability - fair value option  11 Original date of issuance / Settlement  12 Perpetual or dated  Dated  Province of Ontario and the laws of Canada applicable therein  laws of Canada applicable therein  Lornada applicable therein	laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 10  Liability - fair value option 020  31-Jul-2020	laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A
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  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, as of most recent reporting date)  N/A  9 Par value of instrument  USD 5  Liability - fair value option  11 Original date of issuance / Settlement  12 Perpetual or dated  Dated  Province of Ontario and the laws of Canada applicable therein  laws of Canada applicable therein  Lornada applicable therein	laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 10  Liability - fair value option 020  31-Jul-2020	laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A
3 Governing law(s) of the instrument of Canada applicable therein 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  4 Transitional Basel III rules N/A 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 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A 9 Par value of instrument USD 5 USD 20.97 10 Accounting classification Liability - fair value option Liability - fair value option 11 Original date of issuance / Settlement Dated Original maturity date / Final maturity 31-Jul-2025 30-Jul-2	therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 10  Liability - fair value option 020  31-Jul-2020	therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A
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  Transitional Basel III rules N/A N/A  Spost-transitional Basel III rules N/A N/A  Eligible at solo/group/group&solo N/A N/A  Millions, as of most recent reporting date) N/A N/A  N/A N/A N/A N/A  N/A N/A N/A N	Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 10  Liability - fair value option 020  31-Jul-2020	Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A
3a of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment  4 Transitional Basel III rules N/A N/A N/A S Post-transitional Basel III rules N/A N/A N/A Rigible at solo/group/group&solo N/A	N/A N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 020 31-Jul-2020	N/A N/A N/A Other TLAC instrument N/A
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  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A  9 Par value of instrument USD 5 USD 20.97  10 Accounting classification Liability - fair value option Liability - fair value option  11 Original date of issuance / Settlement 31-Jul-2020 30-Jul-2  12 Perpetual or dated Dated Dated  13 Original maturity date / Final maturity 31-Jul-2025 30-Jul-2	N/A N/A N/A Other TLAC instrument N/A USD 10 Liability - fair value option 020 31-Jul-2020	N/A N/A N/A Other TLAC instrument 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 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 USD 5 USD 20.97  10 Accounting classification Liability - fair value option Liability - fair value option  11 Original date of issuance / Settlement 31-Jul-2020 30-Jul-2  12 Perpetual or dated Dated Dated  13 Original maturity date / Final maturity 31-Jul-2025 30-Jul-2	N/A N/A Other TLAC instrument  N/A USD 10 Liability - fair value option 020 31-Jul-2020	N/A N/A Other TLAC instrument N/A 25
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  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A 9 Par value of instrument USD 5 USD 20.97 10 Accounting classification Liability - fair value option Liability - fair value option 11 Original date of issuance / Settlement 31-Jul-2020 30-Jul-2 12 Perpetual or dated Dated 13 Original maturity date / Final maturity 31-Jul-2025 30-Jul-2	N/A N/A Other TLAC instrument  N/A USD 10 Liability - fair value option 020 31-Jul-2020	N/A N/A Other TLAC instrument N/A 25
6 Eligible at solo/group/group&solo N/A 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 USD 5 USD 20.97 10 Accounting classification Liability - fair value option Liability - fair value option 11 Original date of issuance / Settlement 31-Jul-2020 30-Jul-2 12 Perpetual or dated Dated 13 Original maturity date / Final maturity 31-Jul-2025 30-Jul-2	N/A Other TLAC instrument  N/A USD 10 Liability - fair value option 020 31-Jul-2020	N/A Other TLAC instrument N/A 25
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 5 USD 20.97  10 Accounting classification Liability - fair value option Liability - fair value option  11 Original date of issuance / Settlement 31-Jul-2020 30-Jul-2  12 Perpetual or dated Dated Dated  13 Original maturity date / Final maturity 31-Jul-2025 30-Jul-2	N/A USD 10 Liability - fair value option 020 31-Jul-2020	N/A 25
8 millions, as of most recent reporting date) N/A N/A N/A 9 Par value of instrument USD 5 USD 20.97 10 Accounting classification Liability - fair value option Liability - fair value option 11 Original date of issuance / Settlement 31-Jul-2020 30-Jul-2 12 Perpetual or dated Dated Dated  Original maturity date / Final maturity 31-Jul-2025 30-Jul-2	USD 10 Liability - fair value option 020 31-Jul-2020	25
9 Par value of instrument USD 5 USD 20.97  10 Accounting classification Liability - fair value option Liability - fair value option  11 Original date of issuance / Settlement 31-Jul-2020 30-Jul-2  12 Perpetual or dated Dated Dated  13 Original maturity date / Final maturity 31-Jul-2025 30-Jul-2	USD 10 Liability - fair value option 020 31-Jul-2020	25
10     Accounting classification     Liability - fair value option     Liability - fair value option       11     Original date of issuance / Settlement     31-Jul-2020     30-Jul-2       12     Perpetual or dated     Dated     Dated       13     Original maturity date / Final maturity     31-Jul-2025     30-Jul-2	Liability - fair value option 020 31-Jul-2020	
11     Original date of issuance / Settlement     31-Jul-2020     30-Jul-2       12     Perpetual or dated     Dated     Dated       13     Original maturity date / Final maturity     31-Jul-2025     30-Jul-2	020 31-Jul-2020	Liability - fair value option
13 Original maturity date / Final maturity 31-Jul-2025 30-Jul-2		·
	Dated	Dated
THE I ISSUEL CALL SUDJECT TO DELOT SUDJECTION ADDITIONAL TIMES THE TENT THE		<u> </u>
	Yes	Yes
Optional call date, contingent call dates and		
15 redemption amount / Initial maturity At par on 31-January-2022 At par on 30-July-2021	At par on 31-October-2020	At par on 4-August-2021
Assessment training		A4 A
At par on each January, A At par on each January 31 and July and October,	oril, At par on each January 31, April 30, July 31, and October	At par on each August and
July 31, commencing on commencing on July 30,	31 of each year, commencing	, ,
16 Subsequent call dates, if applicable January 31, 2022. 2021.	on October 31, 2020.	excluding the maturity date
Coupons/dividends		F: 1
17     Fixed or floating dividend/coupon     Fixed     Fixed       18     Coupon rate and any related index     0.01     1.00% - 1.50%	Fixed 2 00%	Fixed 5 1.70 - 2.10%
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       23     Convertible or non-convertible     Non-convertible     Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24 If convertible, conversion trigger (s) N/A N/A	N/A	N/A
25 If convertible, fully or partially N/A N/A N/A	N/A	N/A
26 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  27 If convertible, mandatory or optional conversion N/A N/A	13// 1	
27 If convertible, mandatory or optional conversion N/A N/A N/A	IWA	
'	1973	
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	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 issuer of instrument it converts  29 into N/A N/A  30 Write-down feature No No No		N/A 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 into N/A N/A  30 Write-down feature No No No  31 If write-down, write-down trigger (s)	N/A	
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 into  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	N/A	
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 into N/A N/A  30 Write-down feature No No No  31 If write-down, write-down trigger (s)	N/A	
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 into 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	N/A 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 into 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	N/A	No
27 If convertible, mandatory or optional conversion N/A N/A  28 If convertible, specify instrument type convertible into  18 If convertible, specify issuer of instrument it converts into  29 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  18 If temporary write-down, description of write-down mechanism  34 Type of subordination Exemption from subordination Exemption from subordina	N/A 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 into  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  34 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify	N/A No tion Exemption from subordination	Exemption from subordination
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 into 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	N/A No	Exemption from subordination
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 into  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  34 down mechanism  Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  Pari pasu to Deposit Liabilities	N/A No tion Exemption from subordination	Exemption from subordination  Pari pasu to Deposit Liabilities
27 If convertible, mandatory or optional conversion 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  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  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  No No No  If yes, specify non-compliant features No N/A	N/A No  tion Exemption from subordination ities Pari pasu to Deposit Liabilities No	Exemption from subordination  Pari pasu to Deposit Liabilities
27 If convertible, mandatory or optional conversion N/A N/A  28 If convertible, specify instrument type convertible into  19 If convertible, specify issuer of instrument it converts into  29 into  30 Write-down feature No No  31 If write-down, write-down trigger (s)  32 If write-down, full or partial  33 If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  34 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No  No  No  No  Prospectus / Base Shelf Prospectus / Short Form  Prespectus	N/A No  Exemption from subordination tities Pari pasu to Deposit Liabilities No N/A	Exemption from subordination  Pari pasu to Deposit Liabilities
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 into N/A N/A  30 Write-down feature No No  31 If write-down, write-down trigger (s)  32 If write-down, full or partial  33 If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  34a Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No No  No  No  No  No  No  No  No  No	N/A No  tion Exemption from subordination ities Pari pasu to Deposit Liabilities No	Exemption from subordination  Pari pasu to Deposit Liabilities
27 If convertible, mandatory or optional conversion N/A N/A  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  34 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No No  37 If yes, specify non-compliant features  No No  No No  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  MTN Prospectus  MTN Prospectus	N/A No  Exemption from subordination tities Pari pasu to Deposit Liabilities No N/A	Exemption from subordination  Pari pasu to Deposit Liabilities
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 into  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  34 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  No No  No No  If yes, specify non-compliant features  No No  No No  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  MTN Prospectus  MTN Prospectus	N/A  No  tion Exemption from subordination  ities Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities
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 into  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  34 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  No No  No No  If yes, specify non-compliant features  No No  No No  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  MTN Prospectus  MTN Prospectus	N/A  No  tion Exemption from subordination  ities Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities

	tures Of Regulatory Capital Instruments s except as noted)				
(\$ million	s except as noted)				
		Included in TLAC not included in			
1	lanca.	regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	DIVIO	DIVIO	BIVIO
2	for private placement)	06367WZ89	06368DHU1	06368DHV9	06368DHW7
		Description of October 1 and the Leave	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	therein	laws of Canada applicable therein	laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or canada apprecasio arecon			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	<b>N</b> 1/0	N1/A	<b>N1/A</b>	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	<b>.</b>	N1/A	<b>N1/A</b>	N1/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 5	N/A 5	N/A 16.295	N/A
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	6-Aug-2020		13-Aug-2020	18-Aug-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	6-Feb-2026 Yes	10-Aug-2028 Yes	13-Aug-2025 Yes	18-Aug-2029 Yes
14	Issuer call subject to prior supervisory approval	res	res	res	res
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	On 6-February-2022	At par on 10-August-2021	At par on 13-August-2021	At par on 18-August-2021
		On each August and February 6,	At par on each August and	At par on each August and	At par on each August and
		commencing February 6, 2022	February 10, commencing	February 13, commencing	February 18, commencing
		, ,		August 13, 2021 up to and	August 18, 2021 up to and
16	Subsequent call dates, if applicable	date	excluding the maturity date	excluding the maturity date	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		1.40 - 1.70%		1.25 - 2.10%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26 27	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	convertible, manualory or optional conversion	14/14	13/13	14/1	1 7// 1
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into Write-down feature	N/A No	N/A No	N/A No	N/A No
30	Write-down feature  If write-down, write-down trigger (s)	INO	INO	INO	INO
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	Exemption from subordination
34d	Type of Suporumation	Everuhaeu ueun aanetainaaleu	Evenibrion nom annomination	Everibrion nom annomination	Everibrion nom annomingrion
	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	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	MTN Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)	MTN Droop cature Over 1			
	,	MTN Prospectus Supplement			
	Pricing Supplement (if applicable)				
	V	Final Terms - CUSIP: 06367WZ8	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368D
-		•		-	•

Included in TLAC roll inclused in Machinery in the Section of Section 1. Sect		tures Of Regulatory Capital Instruments s except as noted)				
Description of Contract and the processor of Contract and Proces			in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
Province al Cristal and the   Province of Cristal spiritudes   Province of Cristal and the   Province of Cristal spiritudes	1		ВМО	ВМО	ВМО	ВМО
Province of Orianto and the lates of Canata applicable bases of Canata appl	2		06368DHVE	06368DHV3	221504682	222463700
Secretary back) of the instrument of Section 18		for private placement)	063660HX3	06368DH13	221304662	222463700
Means by whith enforcementally requirement of section 33 and not hard, form Section Action (for other TAC rigids) and not hard form section (for other three flights) and the first of the section of the			laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	Province of Ontario and the laws of Canada applicable
29	3	Governing law(s) of the instrument	therein	therein	therein	therein
A procuration of processor of the mature of the contractual contractual Appetitude of the mature of the contractual Appetitude of the contractual		Means by which enforceability requirement of Section 13				
Regulatory receivement  A Transactional Based III rules  NVA  NVA  NVA  NVA  NVA  NVA  NVA  NV	3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
4 Transitional Stocial Incides N/A			Contractual	Contractual	Contractual	Contractual
For the transformal dead list rules  6 Citilità est designe group especials  7 Instrument type  8 Part under complete in regulatory capital (Currency in Na						
6 Eligible at sold/grow/grops/soldo 7 Instrument type 7 Instrument type 8 Amount recognised in regulatory capital (currency in a function of the property of t						
The instrument type   Cher TLAC instrument						
8 Amount recognised in regulatory capital (Surrency in Surrency in						
8 millions, so of most recent reporting date) 9 Par value of pristurement 10 Accounting desistication 11 Original does froatment Systemson 12 Accounting desistication 13 Original does froatment Systemson 14 Include of instance, Systemson 15 Original does froatment Systemson 16 Systemson 17 Parallel and the Systemson 18 Designate of instance, Systemson 19 Designation 19 Designati	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par value of instrument 10 Accounting classifications 11 Accounting classifications 11 Configural date of issuance / Settlement 12 Perpetual or dated 13 Original relativisty of a set of the control o			NI/A	NI/A	NI/A	NI/A
10 Original cell of sissuance, 5 et Settlement   Dated   Dat		, , ,				50
11 Original date of assumers / Settlement Dated DateDateDateDateDateDateDateDateDateDate						
12 Perpetual or dated 13 Original maturity date / Final maturity 14 Perpetual or dated 15 Organia maturity date / Final maturity 15 Perpetual or dated and provided to prior supervisory approved 16 Optional call date, contingent call dates and 15 redemption amount / initial maturity 16 At par on 21-August 2021 17 August 2021 18 At par on 28-August 2021 19 At par on 28-August 2021 27 August 2021 27 August 27 Commencing August 28 Company 28 Commencing August 28 Company 29 Compa		· · · · · · · · · · · · · · · · · · ·				
13 Original insturring date / Final insturring		· ·				
14   Issuer call subject to prior supervisory approval   Yes   Y						28-Aug-2035
Optional call date, contingent call dates and redemption amount, I mittail maturity.  At par on 21-August-2021  At par on 26-August-2021  27/August-2021  27/August-2021  27/August-2021  At par on 28-August and February 21, commencing excluding the maturity date excluding the maturity date.  17					•	Ÿ
February 21, commencing August 21, 202 up to and excluding the maturity date excluding the maturity date excluding the maturity date excluding the maturity date excluding the maturity date.  Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Fixed or floating dividend/coupon  Fixed or floating dividend stopper  No N	15		At par on 21-August-2021	At par on 26-August-2021	27/Aug/25	At par on 28-August-2022
17   Fixed or floating dividend/coupon   Fixed   Fix	16	Subsequent call dates, if applicable	February 21, commencing August 21, 2021 up to and	February 26, commencing August 26, 2021 up to and	August 27, 2025 up to and	Each August 28, commencing August 28, 2022 up to and excluding the maturity date.
18		Coupons/dividends				
Existence of a dividend stopper						
Fully discretionary, partially discretionary or Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory  21 Existence of a step up or other incentive to redeem No						2.30%
20 mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No No 22 Noncumulative or cumulative Cu	19		No	No	No	No
21 Existence of a step up or other incentive to redeem No						
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Complete Non-convertible Non-conver		'				,
23 Convertible or non-convertible Non-converti						
24 If convertible, conversion trigger (s) 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 N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify instrument it converts into N/A N/A N/A N/A N/A N/A N/A 30 Write-down feature N/A						
25 If convertible, fully or partially N/A						
26 If convertible, conversion rate N/A						
27 If convertible, mandatory or optional conversion N/A						
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  N/A N/A N/A N/A N/A N/A  N/A N/A N/A N/A  N/A N/A N/A N/A  N/A N/A N/A N/A  N/A N/A N/A  N/A N/A N/A  N/A N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A						
If convertible, specify issuer of instrument it converts N/A		, ,				
If convertible, specify issuer of instrument it converts N/A	28	If convertible, specify instrument type convertible into				
30 Write-down feature No						
31 If write-down, write-down, full or partial 33 If write-down, permanent or temporary  If temporary write-down, description of write- down mechanism  34 Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No. No. No. No. No. No. No. No. No. No		into				
32 If write-down, full or partial 33 If write-down, permanent or temporary  If temporary write-down, description of write- down mechanism  34 Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities Pari pasu to Deposit			No	No	No	No
If temporary write-down, description of write- down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No  No  No  No  No  No  No  No  No  N						
If temporary write-down, description 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						
34 down mechanism 34a 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	33	.,				
Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Exemption from subordination from subordination Exemption Exempt						
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities Pari pasu to Deposit			Evenution from out and and	Examplian from outbardingsting	Everation from outpardings:	Evenution from outpardings:
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	348	туре от ѕирогиттаціон	Lacinphon from subordination	Laemphon from subordination	Lacinpuon iroin subordination	Lacinpuon nom subordination
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No		Position in subordination biography in liquidation (specific				
36 Non-compliant transitioned features No	25		Pari nasu to Denosit Liabilitios	Pari nasu to Denosit Liabilitios	Pari nasu to Denosit Liabilitios	Pari nasu to Denosit Liabilitios
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)						
Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)						
Supplement to Base Shelf Prospectus (if applicable)	37	Prospectus / Base Shelf Prospectus / Short Form	1107			
Pricing Supplement (if applicable)		•			<u>INIP Oπering Circular - July 16,</u>	INIP Offering Circular - July 16,
Final Terms - CUSIP: 06368DI Final Terms - CUSIP: 06368DI Final Terms - CUSIP: 2215046 Final Terms - CUSIP		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 2215046	Final Terms - CUSIP: 2224637

	tures Of Regulatory Capital Instruments s except as noted)				
(y-minority	s except as noted)				
			Included in TLAC not included		
1	Lance	in regulatory capital	<u> </u>	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	ВМО	ВМО	BMO
2	for private placement)	06368DJD7	06368DJG0	06368DJM7	06368DJF2
	- F				
		Province of Ontario and the	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	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13				
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractati	Contractadi	Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	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	10	3	
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	1-Sep-2020		3-Sep-2020	
12	Perpetual or dated Original maturity date / Final maturity	Dated 1-Sep-2027	Dated 3-Sep-2030	Dated 3-Sep-2027	Dated 4-Sep-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , , ,				
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	1/Sep/21	3-Sep-21	3/Sep/21	4-Sep-21
		Each September and March	Each September and March	Each September and March	Each September and March
		Each September and March	reach September and March	reach September and March	
		· ·	· · · · · · · · · · · · · · · · · · ·		
		· ·		3, commencing September 3, 2021 up to and excluding the	4, commencing September 4, 2021 up to and excluding the
16	Subsequent call dates, if applicable	1, commencing September 1,	3, commencing September 3,	3, commencing September 3,	4, commencing September 4,
	Coupons/dividends	1, commencing September 1, 2021 up to and excluding the maturity date	3, commencing September 3, 2021 up to and excluding the maturity date	3, commencing September 3, 2021 up to and excluding the maturity date	4, commencing September 4, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	1, commencing September 1, 2021 up to and excluding the maturity date	3, commencing September 3, 2021 up to and excluding the maturity date	3, commencing September 3, 2021 up to and excluding the maturity date	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.83%	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.90%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	1, commencing September 1, 2021 up to and excluding the maturity date	3, commencing September 3, 2021 up to and excluding the maturity date	3, commencing September 3, 2021 up to and excluding the maturity date	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.83%	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.90%
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	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory No	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No  Mandatory No	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% 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	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory No Cumulative	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No  Mandatory No Cumulative	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% 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	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No  Mandatory No Cumulative Non-convertible	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% 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)	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory No Cumulative Non-convertible N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No  Mandatory No Cumulative Non-convertible N/A	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% 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	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No  Mandatory No Cumulative Non-convertible	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% 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	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory No Cumulative Non-convertible N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No  Mandatory No Cumulative Non-convertible N/A N/A	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.58% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  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	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  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	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  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	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  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	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  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	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  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	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	1, commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.83% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	3, commencing September 3, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.58%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	4, commencing September 4, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A

(Ş IIIIIII Ç)	tures Of Regulatory Capital Instruments s except as noted)				
	s except as noted)				
1			Included in TLAC not included		
	Lancas	in regulatory capital	<u> </u>	in regulatory capital	in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	ВМО	ВМО	BMO
2	for private placement)	06368DJL9	06368DJN5	221926188	06368DJP0
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
3	Governing law(s) of the instrument	therein	merem	uletelli	mereni
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	Post-transitional Basel III rules	N/A		N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrainment	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	3		USD 550	5
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	4-Sep-2020 Dated	4-Sep-2020 Dated	9-Sep-2020 Dated	10-Sep-2020 Dated
13	Original maturity date / Final maturity	4-Sep-2030		9-Sep-2060	10-Sep-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	4-Sep-21	At par on 4-September-2021	9/Sep/25	10-Sep-21
		Each September and March	At par on each September	Each September 9,	Each September and March
			and March 4, commencing	commencing September 9,	10, commencing September
		2021 up to and excluding the		2025 up to and excluding the	10, 2021 up to and excluding
16	Subsequent call dates, if applicable	maturity date	excluding the maturity date	maturity date.	
16	Coupons/dividends				the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index		Fixed 1.70-2.10%	,	
17	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed		Fixed	Fixed
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed Zero Coupon, 1.80% No	1.70-2.10% No	Fixed Zero Coupon, 2.85% No	Fixed Zero Coupon, 1.84% No
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed Zero Coupon, 1.80% No Mandatory	1.70-2.10% No Mandatory	Fixed Zero Coupon, 2.85% No Mandatory	Fixed Zero Coupon, 1.84% No Mandatory
17 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	Fixed Zero Coupon, 1.80% No Mandatory No	1.70-2.10% No Mandatory	Fixed Zero Coupon, 2.85% No Mandatory No	Fixed Zero Coupon, 1.84% No Mandatory No
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed Zero Coupon, 1.80% No Mandatory	1.70-2.10% No Mandatory No Cumulative	Fixed Zero Coupon, 2.85% No Mandatory	Fixed Zero Coupon, 1.84% No Mandatory
17 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 Convertible or non-convertible If convertible, conversion trigger (s)	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative	1.70-2.10%  No  Mandatory  No  Cumulative  Non-convertible	Fixed Zero Coupon, 2.85% No Mandatory No Cumulative	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative
17 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	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A
17 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	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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, 1.80% No Mandatory No Cumulative Non-convertible N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	1.70-2.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination Pari pasu to Deposit Liabilities No	1.70-2.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination Pari pasu to Deposit Liabilities No	1.70-2.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A
17 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, pull or partial If write-down, pull or partial If write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination Pari pasu to Deposit Liabilities No	1.70-2.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination Pari pasu to Deposit Liabilities No	1.70-2.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A
17 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, pull or partial If write-down, pull or partial If write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination Pari pasu to Deposit Liabilities No	1.70-2.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, pull or partial If write-down, pull or partial If write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	1.70-2.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed Zero Coupon, 2.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  NIP Offering Circular - July 16.	Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No N/A 2020

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital		in regulatory capital	in regulatory capital
1	Issuer	ВМО	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000000 ID0	00000001400	0000001407	0000714/554
2	for private placement)	06368DJR6	06368DKB9	06368DKC7	06367W5P4
		Province of Ontario and the	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	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)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A		N/A	N/A
5	Post-transitional Basel III rules	N/A		N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC instrument	Other TLAC instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	35			USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Sep-2020		28-Sep-2020	29-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Sep-2030	25-Sep-2030	28-Sep-2027	29-Sep-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 15-September-2021	At par on 25 Sontombor 2021	29 San 21	On 29-March-2021
15	redemption amount / Initial maturity	At par on 15-September-2021	At par on 25-September-2021	26-Sep-21	On 29-March-2021
		At par on each September	At par on each September		
1					
		and March 15, commencing	and March 25, commencing	Each September and March	On each September and
		and March 15, commencing September 15, 2021 up to	and March 25, commencing September 25, 2021 up to	28, commencing September	March 29, commencing
16	Subsequent call dates, if applicable	and March 15, commencing	and March 25, commencing September 25, 2021 up to and excluding the maturity	28, commencing September 28, 2021 up to and excluding	-
16	Subsequent call dates, if applicable  Coupons/dividends	and March 15, commencing September 15, 2021 up to and excluding the maturity	and March 25, commencing September 25, 2021 up to and excluding the maturity	28, commencing September	March 29, commencing March 29, 2021 up to and
16	Coupons/dividends Fixed or floating dividend/coupon	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed	and March 25, commencing September 25, 2021 up to and excluding the maturity date	28, commencing September 28, 2021 up to and excluding the maturity date	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed
	Coupons/dividends	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed 1.81%	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 1.80%	28, commencing September 28, 2021 up to and excluding the maturity date	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed  1.85%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed	and March 25, commencing September 25, 2021 up to and excluding the maturity date	28, commencing September 28, 2021 up to and excluding the maturity date	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81%	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.49% No  Mandatory No Cumulative	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% 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	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  Exemption from subordination	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed  Fixed  Zero Coupon, 1.49%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed  Fixed  Zero Coupon, 1.49%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A N/A N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed  Fixed  Zero Coupon, 1.49%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NPA  NO  Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed  Fixed  Zero Coupon, 1.49%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type 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	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed  Fixed  Zero Coupon, 1.49%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed  Fixed  Zero Coupon, 1.49%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed  Fixed  Zero Coupon, 1.49%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	and March 15, commencing September 15, 2021 up to and excluding the maturity date  Fixed  1.81% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	and March 25, commencing September 25, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	28, commencing September 28, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.49% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  P/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A	March 29, commencing March 29, 2021 up to and excluding the maturity date  Fixed  1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/

1	s except as noted)  Issuer  Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	in regulatory capital	in regulatory capital
		BMO	RMO.	DMO	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		DIVIO	ВМО	ВМО
2	f	000000000	06368DKD5	00000001/50	000000000000000000000000000000000000000
	for private placement)	06368DKA1	063660KD5	06368DKE3	06368DKK9
_		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
20	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	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				
	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	7.915 Liability - fair value option	Liability - fair value option	USD 1.493 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Oct-2020	2-Oct-2020	2-Oct-2020	14-Oct-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Oct-2028	2-Oct-2030	2-Oct-2025	14-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 1-October-2021	At par on 2-October-2021	At par on 2-October-2021	14/Oct/21
16	Subsequent call dates, if applicable	At par on each October and April 1, commencing October 1, 2021 up to and excluding the maturity date		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	1.20-2.00% No	1.80% No	0.80%-1.20%	Zero Coupon, 1.77% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	INO	No	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
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	contentials, manuatory or optional conversion	. 17. 1			
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32 33	If write-down, full or partial If write-down, permanent or temporary				
33	If temporary write-down, description of write-				
34	down mechanism				
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation (specify				
	instrument type immediately senior to instrument)				Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
	If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	IV/A	IV/A	N/A	INA
	Supplement to Base Shelf Prospectus (if applicable)				

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included		
	Lawren	in regulatory capital		in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО	BMO
2	for private placement)	06368DKP8	06367W6Z1	06368DKN3	06368DLX0
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
	6 () ()	laws of Canada applicable	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
3	Governing law(s) of the instrument	therein	inerein	therein	merein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
34	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
7	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	Other TEXTO Instrument	Carlot 12/10 motramone	Other TEXO merament	Curer 12 to motivament
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	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option 2-Nov-2020
12	Perpetual or dated	15-Oct-2020 Dated	20-Oct-2020 Dated	21-Oct-2020 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
	Optional call date, contingent call dates and	A4 45 O-4-b 0004	O- 00 O-t-b 0000	A4 04 O-4-b 0004	A4 O November 0004
15	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
		At par on each October and		At par on each October and	At par on each November and
		April 15, commencing		April 21, commencing	May 2, commencing
16	Subsequent call dates, if applicable	October 15, 2021 up to and excluding the maturity date	2022 up to and excluding the maturity date	October 21, 2021 up to and excluding the maturity date	November 2, 2021 up to and excluding the maturity date
- 10	Coupons/dividends	excidently the materity date	maturity date	excidently the materity date	excidently the materity date
17	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
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 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	<del></del>	i · · -	<del></del>	
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
3-44	-77				
	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	No N/A	No N/A	No N/A	No N/A
3/	If yes, specify non-compliant features	13// (	14// \	13// (	11/17
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus		MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)		MTN Desert ( O )		
-	,		MTN Prospectus Supplement		
	Pricing Supplement (if applicable)				
	. 0	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06367W	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368DI
			· · · · · · · · · · · · · · · · · · ·		•

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital		in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0030001 W3	06368DI VO	0020001.75	225220244
2	for private placement)	06368DLW2	06368DLY8	06368DLZ5	225220344
		Province of Ontario and the	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	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)	Contractual	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	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Other TEXTO Instrument	Other TEXO Instrument	Other 12/10 instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5	25	25	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	2-Nov-2020		2-Nov-2020	4-Nov-2020
12	Perpetual or dated	Dated 2-Nov-2027	Dated 2-Nov-2030	Dated 2-Nov-2030	Dated 4 Nov 2025
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	Yes	Yes	Yes	4-Nov-2035 Yes
14	issuer can subject to prior supervisory approvar	163	163	163	163
	Ontional call data contingent call datas and				
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
13	Tedemption 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
		At par on each November and	IAt nar on each November and	I Δt nar on each November and	
1		1 .	1		
		May 2, commencing	May 2, commencing	May 2, commencing	commencing November 4,
16	Subsequent call dates, if applicable	May 2, commencing November 2, 2021 up to and	May 2, commencing November 2, 2021 up to and	May 2, commencing November 2, 2021 up to and	commencing November 4, 2022 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	May 2, commencing	May 2, commencing November 2, 2021 up to and	May 2, commencing	commencing November 4,
16		May 2, commencing November 2, 2021 up to and	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed	commencing November 4, 2022 up to and excluding the
	Coupons/dividends	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80%	May 2, commencing November 2, 2021 up to and excluding the maturity date	commencing November 4, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed	May 2, commencing November 2, 2021 up to and excluding the maturity date Fixed	commencing November 4, 2022 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80%	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No	commencing November 4, 2022 up to and excluding the maturity date  Fixed 2.20%  No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  Mandatory	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No Mandatory	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40% No  Mandatory No Cumulative	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40% No  Mandatory No  Cumulative Non-convertible	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No  Cumulative Non-convertible N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed 2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40% No  Mandatory No Cumulative Non-convertible N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed 2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed 2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed 2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  Exemption from subordination	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Exemption from subordination	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed 2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed 2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) 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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) 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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed 2.20%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Primary and proposit Liabilities No N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments				
nollilin <i>¢)</i>	s except as noted)				
			Included in TLAC not included		
	Lance	in regulatory capital		in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО	BMO
2	for private placement)	225098140	06368DMA9	06368DMF8	06368DMH4
	- F				
		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				
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	- Communication	- Communication	- Communication	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument			
	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 10	2.073	3	
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	6-Nov-2020 Dated	6-Nov-2020 Dated	9-Nov-2020 Dated	9-Nov-2020 Dated
13	Original maturity date / Final maturity	6-Nov-2050		9-Nov-2027	9-Nov-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
		<del></del>		·	
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	6/Nov/25	At par on 6-November-2021	At par on 9-November-2021	At par on 9-November-2021
		Each November 6,	At par on each November and	At par on each November and	At par on each November and
		commencing November 6,	May 6, commencing	May 9, commencing	May 9, commencing
		2021 up to and exlcuding the	November 6, 2021 up to and	November 9, 2021 up to and	November 9, 2021 up to and
16	Subsequent call dates, if applicable  Coupons/dividends	maturity date.	excluding the maturity date	excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.70%	1.20%-2.00%	1.35%-1.70%	1.45%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory	Mandatory No	Mandatory	Mandatory No
21	Noncumulative or cumulative	No Cumulative	Cumulative	No 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 If write-down, permanent or temporary				
- 55	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
	Decision in subandination biometric to the Control of the Control				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari nasu to Denocit Lighilitics	Pari pasu to Deposit Liabilities	Pari nasu to Denocit Liabilities	Pari nasu to Denocit Lighilitica
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 Shell Prospectus / Short Porni	NID December 1 1 1 10 5555			
		NIP Prospectus - July 16, 2020	<u>l</u> 		
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 2250981	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments s except as noted)				
nollilin <i>¢)</i>	s except as noted)				
			Included in TLAC not included		
	- Investigation of the Control of th	in regulatory capital		in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО	BMO
2	for private placement)	06368DMG6	06368DMJ0	06368DMK7	06368E3G5
	- F				
		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	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument			
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrainment	Other TEAC 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 9.935
10	Accounting classification	Liability - fair value option			
11 12	Original date of issuance / Settlement Perpetual or dated	9-Nov-2020 Dated	9-Nov-2020 Dated	10-Nov-2020 Dated	Dated 10-Nov-2020
13	Original maturity date / Final maturity	9-Nov-2028		10-Nov-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 9-November-2021	At par on 9-November-2021	10/Nov/21	At par on 10-November-2021
					At par on each February,
		At par on each November and	At par on each November and	Each November and May 10,	May, August and November
		May 9, commencing	May 9, commencing	commencing November 10,	10, commencing November
		November 9, 2021 up to and	November 9, 2021 up to and	2021 up to and excluding the	10, 2021 up to and excluding
16	Subsequent call dates, if applicable  Coupons/dividends	excluding the maturity date	excluding the maturity date	maturity date	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	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory	Mandatory No	Mandatory No	Mandatory No
21	Noncumulative or cumulative	No 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 If write-down, permanent or temporary				
- 33	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
	Dockton in authoridination bismonths is the second of the				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari nasu to Denosit Lighilitica	Pari pasu to Deposit Liabilities	Pari nasu to Denocit Lighilitica	Pari nasu to Denocit Lighilitica
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				
-	•				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368E

	s except as noted)				
	o cacept 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	ВМО	BMO	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DML5	226142592	06368DMX9	06368DNC4
_		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
20	Means by which enforceability requirement of Section 13				
1	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				
	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	2.098	Liability fair value ention	2.3	0.25
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 12-Nov-2020	Liability - fair value option 20-Nov-2020	Liability - fair value option 1-Dec-2020	Liability - fair value option 14-Dec-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Nov-2025	20-Nov-2035	1-Dec-2030	14-Dec-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-November-2021	At par on 20-November-2021	At par on 1-December-2021	At par on 14-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 December and June 1, commencing December 1, 2021 up to and excluding the maturity date	At par on each December and June 14, commencing December 14, 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	1.00%-1.35%	2.26%		1.15%-1.35%
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	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
26	If convertible, conversion rate	N/A	N/A	N/A 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	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 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	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	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) 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
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	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-down mechanism	N/A N/A N/A No	N/A N/A N/A No	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 No	N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-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 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, 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 No Exemption from subordination	N/A N/A N/A No	N/A N/A N/A N/A N/O  Exemption from subordination	N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination
26 27 28 29 30 31 32 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) 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 No Exemption from subordination	N/A N/A N/A N/O  Exemption from subordination	N/A N/A N/A N/A N/O  Exemption from subordination	N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination
26 27 28 29 30 31 32 33 34 34a 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 N/O  Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/O  Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A No  Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36 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	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 N/A N/A N/A N/A No  Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36 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 Prospectus	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 No  Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A

	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	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368DNF7	06368DNH3	06368DNK6	06368DNL4
	for private placement)	U0300DINF/	00300DINH3	ODSODINO	00300DINL4
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	uloroiii	anorom	uloroni	anorom
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	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	1.5	7.5	
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	Dated 14-Dec-2020	Dated 15-Dec-2020	18-Dec-2020 Dated	21-Dec-2020 Dated
13	Original maturity date / Final maturity	14-Dec-2030	15-Dec-2030	18-Mar-2033	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	14/Dec/21	15/Dec/21	18/Dec/21	At par on 21-December-2021
16	Subsequent call dates, if applicable	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	At par on each December and June 21, commencing December 21, 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	Zero Coupon, 1.83%	Zero Coupon, 1.70%	Zero Coupon, 1.96%	1.50%-2.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory	Mandatory
20	mandatory  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 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, rull or partial  If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				<u>                                      </u>
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify	Pari pagu ta Danasit Liahiliti	Pari pagu ta Danasit Liahiliti	Pari pagu ta Danasit Liahiliti	Pari pasu to Deposit Liabilities
35 36	instrument type immediately 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
3,	Prospectus / Base Shelf Prospectus / Short Form Prospectus	1477		1477	
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368Df	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368DI

13   Original maturity date of friend maturity   29-Dec-2030   30-Dec-2030   31-Dec-2037   6-Jan-2		tures Of Regulatory Capital Instruments				
in regulatory registal parameters of profession and the memory registal in regulatory registal registers and regulatory registal registers and regulatory registal in regulatory registal registers and regulatory registe	(\$ million	s except as noted)				
3 Unique to district riging CLMP, SIM, or Bibarrong shorting (CMP) SIM, or			Included in TLAC not included			
Transition (processed programment)  Transition flower in the control of the contr						<u> </u>
2 Province of Detacts and Section 1 Province of Orantics and Section 1 Section 1 Province of Orantics and Section 1	1		ВМО	ВМО	ВМО	ВМО
Province of Ordano and the laws of Cardad applicable laws of Cardad ap	2	1 ,	002000010	00200000	06260501/2	227076244
wo of Canada applicable when it was of Canada applicable when it w		for private placement)	06368DNJ9	06368DNQ3	06368EBV3	22/9/6314
wo of Canada applicable when it was of Canada applicable when it w			Province of Ontario and the			
Berein Merein Me						
29   Ontractual   Contractual   Contractua	3	Governing law(s) of the instrument				
29   Ontractual   Contractual   Contractua		Means by which enforceability requirement of Section 13				
Regulation prostners   4	3a	l ' '				
4 Transitional Basel In rules NA		instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
Peet transitional lateral fired   NA   NA   NA   NA   NA   NA   NA   N						
6 Eligible is colograng/application NA						
7 Instrument type 8 animous recipied in regulatory capital (Currency in 8 millions, as of most recent reporting daily 9 Per shade of instrument 10 Per shade of instrument 11 Original date of instrument 12 Dec 2020 12 Per petud of instrument 12 Dec 2020 13 Dec 2020 14 Dec 2020 15 Dec 2020 16 Dead 17 Dec 2020 16 Dead 18 Dec 2020 18 Dec 2020 19 Dead 19 Dec 2020 19 Dead 19 Dec 2020 19 Dec 2020 19 Dead 19 Dec 2020 19 Dead 19 Dec 2020 19 De						
8 A Prison of a contract recognised in regulation capital (Correcty in All Part on a contract recognised in regulation capital (Correcty in All Part on a contract recognised in regulation capital (Correcty in All Part on a contract recognised in recognised in the Corporation of						1-
9 Por value of instrument 10 Accrosming construction 11 Congrant date of instance of the control		71	outer 12 to monument			
10	8		N/A			N/A
11 Original date of features of Settlement						50
Dated   Date   Dated   Date   Da		<u> </u>			·	
13 Original maturity date / Final maturity						6-Jan-2021
16   Issuer call subject to prior supervisory approval   Yes   Optional call date, contingent call dates and   Optional call date, contingent call dates and   At par on 29-December-2021   At par on 30-December-2021   At par on 31-December-2021   At par on 66-January-2022   At						6-Jan-2036
Optional call date, contingent call dates and elements of an analysis of the commence of the c						
At par on 29-December-2021 Af par on 30-December-2021 Af par on 31-December-2021 Af par on 31-December 31, 20 and 2020 part on 40 park of 31-December 31, 20 and 2020 part of 2020 part on 31-December 31, 20 and						
At par on 29-December-2021 Af par on 30-December-2021 Af par on 31-December-2021 Af par on 31-December 31, 20 and 2020 part on 40 park of 31-December 31, 20 and 2020 part of 2020 part on 31-December 31, 20 and						
At par on 29-December-2021 Af par on 30-December-2021 Af par on 31-December-2021 Af par on 31-December 31, 20 par on 31-December-						
At par on 29-December-2021 Af par on 30-December-2021 Af par on 31-December-2021 Af par on 31-December 31, 20 par on 31-December-		Ontional call date, contingent call dates and				
At par on each December and June 20, commencing June 30, commencin	15	l ,	At par on 29-December-2021	At par on 30-December-2021	At par on 31-December-2021	At par on 06-January-2023
June 29, commencing December 31, 2021 to an excluding deciding December 31, 2021 to an excluding		, , , , , , , , , , , , , , , , , , , ,	·	·	•	
June 29, commencing December 31, commencing December 3						
June 29, commencing December 31, commencing December 3						
June 29, commencing December 31, commencing December 3						
June 29, commencing December 31, commencing December 3						
June 29, commencing December 31, commencing December 3						
June 29, commencing December 31, commencing December 3						
June 29, commencing December 31, commencing December 3						
December 29, 2021 up to and   December 30, 2021 up to and   December 31, 2021 up to and   December 31, 2021 up to and   December 31, 2021 up to and   2023 up to and excluding the maturity date   Excluding the maturity date   Coupons/dividends			At par on each December and	At par on each December and	At par on each June 30 and	At par on each January 06,
Subsequent call dates, if applicable   excluding the maturity date   excluding the maturity date   excluding the maturity date   coupon/dividends   coupon/dividends   coupon/dividends   coupon/dividends   coupon/dividends   coupon   coupon/dividends   coupon   coupon/dividends   coupon   coupon/dividends   coupon/						
Coupons/dividends   Fixed						
17   Fixed or floating dividend/Coupon   Fixed   Fix	16		excluding the maturity date	excluding the maturity date	excluding the maturity date	maturity date
18	17		Fixed	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandator		•				2.12%
Mandatory	19	Existence of a dividend stopper	No	No	No	No
Existence of a step up or other incentive to redeem No		Fully discretionary, partially discretionary or				
22 Noncumulative or cumulative Non-convertible (Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible (Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible (Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible (Cumulative Non-convertible Non-convert		,			,	·
23 Convertible or non-convertible Non-converti						
24   If convertible, conversion trigger (s)   N/A						
25 If convertible, fully or partially N/A						
26 If convertible, conversion rate N/A						
27 If convertible, mandatory or optional conversion N/A						
If convertible, specify issuer of instrument it converts  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/		*				
If convertible, specify issuer of instrument it converts  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/						
29 into N/A	28					
30 Write-down feature No	20	,	NI/A	NI/A	NI/A	NI/A
31						
Supplement to Base Shelf Prospectus (if applicable)   Supplement (if app			110	110	110	110
If temporary write-down, description 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 N						
down mechanism Type of subordination Exemption from subordination Exemptio						
Type of subordination		If temporary write-down, description of write-				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities Pari pasu to Deposit						
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No		Position in subordination hierarchy in liquidation (cassify				
36 Non-compliant transitioned features No	35		Pari pasu to Denosit Liahilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)						
Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  MTN Prospectus Supplement Dec 9, 2020						
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  MTN Prospectus Supplement Dec 9, 2020		, . , , , , , , , , , , , , , , , , , ,				
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  MIN Prospectus Supplement Dec 9, 2020		I				
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  MTN Prospectus Supplement Dec 9, 2020	<u> </u>	- · ·			MTN Prospectus	NIP Offering Circular - July 16,
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)			MTN Prograstive Constant	
		,			IVITIN Prospectus Supplement	DEC 3, 2020
	-					ı
Salar tomo Open i Open		Pricing Supplement (if applicable)				
		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368FF	Final Terms - CUSIP: 2279763

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included		
1	Issuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	DIVIO	DIVIO	DIVIO
2	for private placement)	227766433	06368DNZ3	06368EBW1	06368ECG5
		Drawings of Ontario and the	Drawings of Ontorio and the	Dravings of Ontorio and the	Drawings 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	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)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	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	N/A N/A
7	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				
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 250	N/A	N/A USD 5	N/A USD 19.59
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	13-Jan-2021	20-Jan-2021	25-Jan-2021	28-Jan-2021
12	Perpetual or dated	Dated 13-Jan-2061	Dated 20-Jan-2028	Dated 25-Jan-2041	Dated 28-Jan-2028
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	13-Jan-2061 Yes	Yes 20-Jan-2028	Yes 25-Jan-2041	Yes 28-Jan-2028
	,,				
	Optional call date, contingent call dates and	40/1 /00			
15	redemption amount / Initial maturity	13/Jan/26	At par on 20-January-2022	At par on 25-January-2022	At par on 28-January-2022
		Each January 13,	At par on each January and	At par on each January 25	At par on each January 28
		commencing January 13,		and July 25, commencing	and July 28, commencing
		2026 up to and excluding the	20, 2022 up to and excluding	January 25, 2022 up to and	January 28, 2022 up to and
16	Subsequent call dates, if applicable  Coupons/dividends	maturity date.	the maturity date	excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.70%	1.30%-1.75%		1.00%-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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible 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 No	N/A No	N/A No	N/A No
30 31	Write-down feature  If write-down, write-down trigger (s)	INO	INO	INO	INO
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write- down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari nasu to Denosit Liabilitios	Pari pasu to Deposit Liabilities	Pari nasu to Denosit Liabilities	Pari nasu to Denocit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	NIP Offering Circular - July 16,	2020	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement -			
-	The state of the s	Dec 9, 2020		MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)				
		Final Terms - CUSIP: 2277664	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368EI	Final Terms - CUSIP: 06368E0
			· · · · · · · · · · · · · · · · · · ·		· ·

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  Contra		tures Of Regulatory Capital Instruments				
In regulatory capital or regulatory capital or regulatory capital or regulatory capital in regulatory capital in regulatory capital in PROPERTY (INC.) (INC.	(\$ million	s except as noted)				
1 topic lateral region (2009), 6th, or foromined servicinal consolidation of the projects of Ordance applicable projects of Charles and the laws of Christophal and the la			Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
Dispersion of Carbon and the province of Creates and the province of Carbon applicable (1)						
Description	1		ВМО	ВМО	ВМО	BMO
Province of Orlands applicable was of Canada a	_	1 ,	0000000014	0000000000	000005500	000005570
sevice of Canada applicable by the contrainment of Section 12 and Workship efforcement of Section 12 and Sec	2	for private placement)	06368DPH1	06368DPP3	06368EED0	06368EF72
sevice of Canada applicable by the contrainment of Section 12 and Workship efforcement of Section 12 and Sec			Province of Optorio and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
A Covering seption of the instruments   Section 15						laws of Canada applicable
2a   Order (LAC Fern Seets a sainwest for other TLAC eligible   Contractual   Contractual   Contractual   Contractual   Contractual   Registrory protections   Registrory	3	Governing law(s) of the instrument				
2a   Order (LAC Fern Seets a sainwest for other TLAC eligible   Contractual   Contractual   Contractual   Contractual   Contractual   Registrory protections   Registrory		Means by which enforceability requirement of Section 13				
Regulatory receivement 4. Tregulation Based III rules 5. Prost transforcial Responsible Community 5. Prost transforcial Responsible Community 6. Engines de Voldegouge/prospussible 6. Engines de Voldegouge/prospussible 7. Anouent receptioned irregulatory capital (Currency in 8. Aniilloss, as a Voldegouge/prospussible) 7. Anouent receptioned irregulatory capital (Currency in 8. Aniilloss, as a fonds recent regulatory capital (Currency in 9. Parvalue of instrument 9. Parvalue of instrument 1. Obligati date of instrument 1. Obligation dat	3a	l ' '				
A Transford Basel Intrinse   N/A		instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
Security of the company of the com						
6 Litglish at holigroung/republication 7 Intronuct type Amount recognised in regulatory cipital (currency in 8 Amount recognised in regulatory capital (currency in 8 Amount recognised in regulatory capital (currency in 8 Bellinkon, and or front recent regulatory capital (currency in 8 Bellinkon, and or front recent recognised in regulatory capital (currency in 1 10 Criginal call of sizuance 5 Stemment 11 Criginal calls of sizuance 5 Stemment 12 Perpetual or dated 13 Criginal mutanty date final maturity 14 February 2012 15 Beset call subject to prior appearatory approval 16 Beset call subject to prior appearatory approval 17 February 2014 18 Beset call subject to prior appearatory approval 18 Subsequent call date, confingent call dates and 19 February 2014 10 February 2015 10 February 2014 10 February 2014 10 February 2015 10 February 2014 10 February 2015 10 Fe						
District Property   District TLAG instrument						
8 millions, not not recreate regime (active particular plane) 9 Par value of instrument 10 Accountering clastification 11 Crigant date of instrument 11 Crigant date of instrument 11 Crigant date of instrument 12 Crigant date of instrument 13 Crigant date of instrument 14 Instrument 15 Crigant date of instrument 16 Dated 17-69-2021 10 Crigant date of instrument 16 Dated 17-69-2021 11 Crigant date of instrument 18 Dated 18 Instrument 19 Dated						Other TLAC instrument
39   Par value of instrument   10   Accounting distriction   Uability - feir value option   Libbility - feir value option		71				
10 Optional call date, Contingent call dates and experience of the Contingent call dates, if applicable of the	8	millions, as of most recent reporting date)				
11 Original citize of issuance / Settlement						
23   Open an around year of Priest and Progression of State   Dated   Dated   Dated   16-Feb-2028   19-Feb-2028		-			·	Liability - fair value option
13 Original ranshrifty date / Final inaturity						19-Feb-2021
Subsequent call dates, contingent call dates and 1/Feb/22 All par on 16-February-2022. At par on 16-February-2022 At par on 16-February-16-Pebruary-2022 At par on 16-February-16-Pebruary-2022 At par on 16-February-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebruary-16-Pebru						19-Feb-2027
Optional call date, contingent call dates and  1/Feb/22 At par on 16-February-2022. At par on 16-February-2023. At par on 19-February cedemption amount / initial maturity  Each February in 1, 2022 by 10 and according to momercing returning in 1, 2022 by 10 and according to maturity date. Cooperation of the maturity date coupons dividends.  1 Fixed or floating dividend/coopen Fixed maturity date. Pixed Fixed Fix						
15   redemption amount / Initial maturity		, , , , , ,				
15   redemption amount / Initial maturity						
15   redemption amount / Initial maturity						
15   redemption amount / Initial maturity		Optional call date, contingent call dates and				
commencing February 1, 2022 up to and excluding the February 16, 2022 up to and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity	15	l ,	1/Feb/22	At par on 16-February-2022	At par on 16-February-2023	At par on 19-February-2023
commencing February 1, 2022 up to and excluding the February 16, 2022 up to and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity						
commencing February 1, 2022 up to and excluding the February 16, 2022 up to and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity						
commencing February 1, 2022 up to and excluding the February 16, 2022 up to and excluding the maturity date excluding the excluding the maturity date excluding the sculding the excluding the excluding the maturity date excludi						
commencing February 1, 2022 up to and excluding the February 16, 2022 up to and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity						
commencing February 1, 2022 up to and excluding the February 16, 2022 up to and excluding the maturity date and excluding the maturity date and excluding the maturity date and excluding the maturity						
commencing February 1, 2022 up to and excluding the February 16, 2022 up to and excluding the maturity date exclud						
commencing February 1, 2022 up to and excluding the February 16, 2022 up to and excluding the maturity date exclud						
commencing February 1, 2022 up to and excluding the February 16, 2022 up to and excluding the maturity date exclud						
Subsequent call dates, if applicable   maturity date   maturity date   excluding the maturity			, ,			At par on each February 19
Subsequent call dates, if applicable   maturity date   excluding the maturity of the maturity date   excluding the maturity of the maturity of the maturity date   excluding that   excluding the maturity of the maturity date   excluding that   excluding the maturity of						and August 19 commencing
Coupons/dividends	16	Subsequent call dates, if applicable			, ,	excluding the maturity date
18			<b>y</b>	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , ,
Existence of a dividend stopper	17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory  21 Existence of a step up or other incentive to redeem No	18	Coupon rate and any related index	Zero Coupon, 1.45%	1.50%-2.50%		1.050%
Mandatory   Mandatory   Mandatory   Mandatory   Mandatory   Mandatory	19		No	No	No	No
Existence of a step up or other incentive to redeem	20		Mandatan	Mandatan	Mandatan	Mandatan
22 Noncumulative or cumulative Non-convertible (Cumulative Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Cumulative Cumulativ		,			,	·
23 Convertible or non-convertible Non-converti						
25 If convertible, fully or partially N/A						
26 If convertible, conversion rate N/A	24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A 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 N/A  30 Write-down feature No No No No No  31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  34 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  A No-compliant transitioned features No No No No No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)						
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts If convertible, specify issuer of instrument it converts If write-down feature If write-down, permanent or temporary If temporary write-down, description of write-down mechanism If yer of 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 Liabil		*				
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A  N/A N/A N/A N/A  N/A N/A N/A  N/A N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A	27	ii convertible, mandatory or optional conversion	IN/A	IN/A	IN/A	IN/A
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A  N/A N/A N/A N/A  N/A N/A N/A  N/A N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A	28	If convertible, specify instrument type convertible into				
29 into N/A						
31	29	into				
If write-down, permanent or temporary   If temporary write-down, permanent or temporary   If temporary write-down, description of write-down mechanism   Ada   Type of subordination   Exemption from subordination   E			No	No	No	No
If temporary write-down, description of write- down mechanism  34a Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabiliti						
If temporary write-down, description 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 N						
34   down mechanism   34a   Type of subordination   Exemption from subordination   Exemptio	33					
Type of subordination Exemption from subordination from	34	1				
35 instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No  No  No  No  No  No  No  No  No  N			Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No N						
36 Non-compliant transitioned features No	1 .	1				
37 If yes, specify non-compliant features N/A						
Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement (if applicable)						
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement (if applicable)	31	, . , , , , , , , , , , , , , , , , , ,		. 47. 1	. 4. 3	
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement		Prospectus / Base Shelf Prospectus / Short Form				
Pricing Supplement (if applicable)		Drochoctus	Ì		MTN Prospectus	MTN Prospectus
Pricing Supplement (if applicable)		Prospectus				i
		,				
		,			MTN Prospectus Supplement	MTN Prospectus Supplement
Linear returns - COSH - 00000011 mear returns - COSH - 000000011 mear returns - COSH - 00000011 mear returns - COSH - 000000011 mear returns - COSH - 00000011 mear returns - 00000011 mear returns - 00000011 mear returns - 00000011 mear returns - 00		Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement	MTN Prospectus Supplement
		Supplement to Base Shelf Prospectus (if applicable)	Final Terms - CUSIP: 06368D	Final Terms - CUSIP 063680		

	tures Of Regulatory Capital Instruments s except as noted)				
( )		<del>.</del>	<del>.</del>	<del></del>	<del>.</del>
		in regulatory capital	in regulatory capital	in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DPJ7	06368DPU2	06368DQE7	06368DQD9
		Province of Ontario and the	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	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	Contractual	Combractual	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 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 5	2.698	3	2
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 22-Feb-2021	Liability - fair value option 2-Mar-2021	Liability - fair value option 10-Mar-2021	Liability - fair value option 10-Mar-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Feb-2027	2-Mar-2029	10-Mar-2027	10-Mar-2029
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 22-February-2022	At par on 2-March-2022	At par on 10-March-2022	At par on 10-March-2022
13	Tedemption amount / initial maturity	At par on 22-1 ebruary-2022	At par on 2-waren-2022	At par on 10-iviaicii-2022	At par on 10-March-2022
		At par on each February and August 22, commencing	At par on each March and September 2, commencing	At par on each March and September 10, commencing	At par on each March and September 10, commencing
		February 22, 2022 up to and	March 2, 2022 up to and	March 10, 2022 up to and	March 10, 2022 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends	P. 1	E: 1	P: 1	F: 1
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 1.05%-1.30%	Fixed 1.35%-2.25%	Fixed 1.45%-2.00%	Fixed 1.950%
19	Existence of a dividend stopper	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 Cumulative
22	Noncumulative or cumulative  Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative 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)  If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Examplian from automatical	Evernation from automatical	Examplian from automatical	Everation from out and and
34a	Type of subordination	Lyembrion hom superdination	Exemption from subordination	Livernibinon from subordination	Lxemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
	Supplement (il applicable)	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06368D0
-	•				

	tures Of Regulatory Capital Instruments s except as noted)				
, ,	encept as neces;	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	ВМО	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DQH0	06368DQK3	06368DQJ6	06368DQG2
		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				
	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
$\vdash$	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				
	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	4	2.2	1.5	3.569
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	12-Mar-2021	12-Mar-2021	12-Mar-2021	15-Mar-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 12-Mar-2031	Dated 12-Mar-2026	Dated 12-Mar-2026	Dated 15-Mar-2028
13	Original maturity date / Final maturity  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 12-March-2022	At par on 12-March-2022	At par on 15-March-2022
16	Subsequent call dates, if applicable	At par on each March and September 12, commencing March 12, 2022 up to and excluding the maturity date	At par on each March and September 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	At par on each March and September 15, commencing March 15, 2022 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	2.15%-2.65%	1.30%-1.75%		1.40%-2.25%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No	No
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				
24	If temporary write-down, description of write- down mechanism				
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
370	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		=paon nom suborumation	=puon nom suborumation	=omption from outborumation
	Position in subordination hierarchy in liquidation (specify				
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities			
35	instrument type inimediately sellior to instrument)		No .	No	No
35 36	Non-compliant transitioned features	No			N/A
36 37	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	NO N/A	N/A	N/A	IVA
36 37	Non-compliant transitioned features If yes, specify non-compliant features		N/A	N/A	IVA
36 37	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A Final Terms - CUSIP: 06368D0		

1	s except as noted)				
1					
1		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
1		in regulatory capital		in regulatory capital	in regulatory capital
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО	BMO
2 1	for private placement)	06368EH21	06368DQM9	06368DQS6	06368DQT4
	, ,				
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
	Course in a law (a) of the disaster was at	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13	ulerelli	uieieiii	uiciciii	uiereiii
3a (	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A		N/A	N/A
5	Post-transitional Basel III rules 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	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
	millions, as of most recent reporting date)	N/A		N/A	N/A
9	Par value of instrument	USD 10.25 Liability - fair value option	3.056	Liability fair value ention	Liability fair value ention
11	Accounting classification Original date of issuance / Settlement	18-Mar-2021	Liability - fair value option 19-Mar-2021	Liability - fair value option 22-Mar-2021	Liability - fair value option 22-Mar-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Mar-2025		22-Mar-2028	22-Mar-2031
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 18-March-2022	At par on 19-March-2022	At par on 22-March-2022	At par on 22-March-2022
15	redemption amount / initial maturity	At par on 10-iviarch-2022	At par on 19-March-2022	At par on 22-wardi-2022	At par on 22-March-2022
		At par on each March 18 and	At par on each March and	At par on each March and	At par on each March and
		September 18 commencing	, ,	September 22, commencing	September 22, commencing
16	Subsequent call dates, if applicable	March 18, 2022 up to and excluding the maturity date	March 19, 2022 up to and excluding the maturity date	March 22, 2022 up to and excluding the maturity date	March 22, 2022 up to and excluding the maturity date
16	Coupons/dividends	excluding the maturity date	excluding the maturity date	excluding the maturity date	excluding the maturity date
<del> +</del>	Fixed or floating dividend/coupon	Fixed			
17		rixeu	Fixed	Fixed	Fixed
17 18	Coupon rate and any related index		Fixed 1.60%-2.75%	Fixed 1.75%-2.55%	Fixed 2.00%-2.75%
	Existence of a dividend stopper		1.60%-2.75%		
18 19	Existence of a dividend stopper Fully discretionary, partially discretionary or	1.00% No	1.60%-2.75% No	1.75%-2.55% No	2.00%-2.75% No
18 19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	1.00% No Mandatory	1.60%-2.75% No Mandatory	1.75%-2.55% No Mandatory	2.00%-2.75% No Mandatory
18 19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or	1.00% No	1.60%-2.75% No	1.75%-2.55% No	2.00%-2.75% No
18 19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	1.60%-2.75% No Mandatory	1.75%-2.55% No Mandatory	2.00%-2.75% No Mandatory No
18 19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	1.00% No Mandatory No Cumulative Non-convertible N/A	1.60%-2.75% No  Mandatory No Cumulative Non-convertible N/A	1.75%-2.55% No  Mandatory No Cumulative Non-convertible N/A	2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A	1.75%-2.55% No  Mandatory No Cumulative Non-convertible N/A N/A	2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 121 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.75%-2.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	2.00%-2.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
18 19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.75%-2.55% No  Mandatory No Cumulative Non-convertible N/A N/A	2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 121 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.75%-2.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	2.00%-2.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
18 19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.75%-2.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	2.00%-2.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.75%-2.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.75%-2.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	2.00%-2.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.75%-2.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.75%-2.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.75%-2.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00%-2.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.75%-2.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	2.00%-2.75% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.75%-2.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	2.00%-2.75% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.75%-2.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	2.00%-2.75% 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination	1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	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	2.00%-2.75% 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 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, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	1.60%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	1.75%-2.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A   N/A  Pari pasu to Deposit Liabilities  No	2.00%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	1.60%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	1.75%-2.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	2.00%-2.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	1.60%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	1.75%-2.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A   N/A  Pari pasu to Deposit Liabilities  No	2.00%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	1.60%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	1.75%-2.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A   N/A  Pari pasu to Deposit Liabilities  No	2.00%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tonversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in 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 Pori pasu to Deposit Liabilities No	1.60%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	1.75%-2.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A   N/A  Pari pasu to Deposit Liabilities  No	2.00%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	1.60%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	1.75%-2.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A   N/A  Pari pasu to Deposit Liabilities  No	2.00%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in 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)	1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	1.60%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	1.75%-2.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A   N/A  Pari pasu to Deposit Liabilities  No	2.00%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tonversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in 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	1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement	1.60%-2.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	1.75%-2.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A

	ntures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital		in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00000000114	00000000	000470005	000000000000000000000000000000000000000
2	for private placement)	06368DQU1	06368DRA4	232479965	06368DRU0
		Province of Ontario and the	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	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)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A		N/A	N/A
5	Post-transitional Basel III rules	N/A		N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10		USD 170	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	22-Mar-2021	1-Apr-2021	15-Apr-2021	16-Apr-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Mar-2028		15-Apr-2061	16-Apr-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	22/Mar/22	At par an 01 April 2022	15/Apr/26	16/Apr/22
15	redemption amount / Initial maturity	ZZ/IVIdI/ZZ	At par on 01-April-2022	15/Apr/26	16/Api/22
		Each March and September	At par on each April and		Each April and October 16,
		22, commencing March 22,	October 01, commencing	Each April 15, commencing	commencing April 16, 2022
1		2022 up to and evaluding the	April 01 2022 up to and	April 15 2026 up to and	
16	Subsequent call dates if applicable	2022 up to and excluding the		April 15, 2026 up to and excluding the maturity date	up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	2022 up to and excluding the maturity date		April 15, 2026 up to and excluding the maturity date.	
16	Subsequent call dates, if applicable  Coupons/dividends  Fixed or floating dividend/coupon				up to and excluding the
	Coupons/dividends	maturity date	excluding the maturity date	excluding the maturity date.	up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed	excluding the maturity date  Fixed	excluding the maturity date.  Fixed	up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	maturity date Fixed Zero Coupon, 2.05% No	excluding the maturity date  Fixed 2.25%-3.00% No	excluding the maturity date.  Fixed Zero Coupon, 3.55% No	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	maturity date Fixed Zero Coupon, 2.05% No Mandatory	excluding the maturity date Fixed 2.25%-3.00% No Mandatory	excluding the maturity date.  Fixed Zero Coupon, 3.55% No Mandatory	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No	excluding the maturity date  Fixed 2.25%-3.00%  No  Mandatory  No  Cumulative  Non-convertible	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible	excluding the maturity date  Fixed 2.25%-3.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	maturity date Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	maturity date Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% 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	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date  Fixed 2.25%-3.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date  Fixed 2.25%-3.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date  Fixed 2.25%-3.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date  Fixed 2.25%-3.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date  Fixed 2.25%-3.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date  Fixed 2.25%-3.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	excluding the maturity date  Fixed 2.25%-3.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	excluding the maturity date  Fixed 2.25%-3.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	excluding the maturity date  Fixed 2.25%-3.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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)	maturity date  Fixed  Zero Coupon, 2.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Pixed  Exemption from subordination  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	maturity date  Fixed Zero Coupon, 2.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date  Fixed Zero Coupon, 2.05% 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	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	maturity date  Fixed Zero Coupon, 2.05% 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	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	excluding the maturity date.  Fixed Zero Coupon, 3.55% 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	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date  Fixed Zero Coupon, 2.05% 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	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	excluding the maturity date.  Fixed  Zero Coupon, 3.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type 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	maturity date  Fixed Zero Coupon, 2.05% 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	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16, NIP Prospectus Supplement -	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date  Fixed Zero Coupon, 2.05% 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	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	excluding the maturity date.  Fixed  Zero Coupon, 3.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	maturity date  Fixed Zero Coupon, 2.05% 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	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - July 16, NIP Prospectus Supplement -	up to and excluding the maturity date  Fixed Zero Coupon, 2.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer 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 Prospectus	maturity date  Fixed  Zero Coupon, 2.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16. NIP Prospectus Supplement - February 26, 2021	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A  N/A  2020
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	maturity date  Fixed  Zero Coupon, 2.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	excluding the maturity date  Fixed 2.25%-3.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	excluding the maturity date.  Fixed Zero Coupon, 3.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16. NIP Prospectus Supplement - February 26, 2021	up to and excluding the maturity date  Fixed  Zero Coupon, 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A  N/A  2020

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368EJF0	06368DRX4	06368DRW6
	for private placement)	00300EJF0	00300DRA4	00300DRW0
		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)	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 6.7	2.505	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	20-Apr-2021 Dated	30-Apr-2021 Dated	3-May-2021 Dated
13	Original maturity date / Final maturity	20-Apr-2026	30-Apr-2031	3-May-2026
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 20-April-2022	At par on 30-April-2022	At par on 3-May-2022
1				
		At par on each April 20 and	At par on each April and	At par on each May and
		October 20 commencing	October 30, commencing	November 3, commencing May
16	Subsequent call dates, if applicable			
16	Coupons/dividends	October 20 commencing April20, 2022 up to and	October 30, commencing April 30, 2022 up to and	November 3, commencing May 3, 2022 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed	November 3, commencing May 3, 2022 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15%	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed	November 3, commencing May 3, 2022 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	October 20 commencing April20, 2022 up to and excluding the maturity date Fixed	October 30, commencing April 30, 2022 up to and excluding the maturity date Fixed 2.15%	November 3, commencing May 3, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%
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	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory No	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15%  No  Mandatory No	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% 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	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30% No  Mandatory No Cumulative	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% 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	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30% No  Mandatory No  Cumulative Non-convertible	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30% No  Mandatory No Cumulative	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative
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	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% 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	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30% No  Mandatory No Cumulative Non-convertible N/A N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80%  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	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% 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	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed  1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed  1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tripe of subordination Type of subordination	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed  1.40%-1.80%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Prin pasu to Deposit Liabilities	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Price  Exemption from subordination  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	October 20 commencing April20, 2022 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	October 30, commencing April 30, 2022 up to and excluding the maturity date  Fixed  2.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  Pri pasu to Deposit Liabilities No N/A N/A	November 3, commencing May 3, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DSD7	06368DSQ8	06368DSP0
			***************************************	
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
2	Coverning low(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable	laws of Canada applicable therein
3	Governing law(s) of the instrument	merem	therein	triereiri
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 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	outer 12/10 monament	Culor 12 to moramone	Carlot 12 to monament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	15.288	9.154	4.503
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	5-May-2021 Dated	Dated 14-May-2021	17-May-2021 Dated
13	Original maturity date / Final maturity	5-May-2029	14-May-2029	17-May-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 5-May-2022	At par on 14-May-2022	At par on 17-May-2022
		At par on each May and	At par on each May and	At par on each May and
		November 5, commencing May	November 14, commencing	November 17, commencing
		5, 2022 up to and excluding the	May 14, 2022 up to and	May 17, 2022 up to and
16	Subsequent call dates, if applicable  Coupons/dividends	maturity date	excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.75%-3.15%	1.75%-3.15%	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 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			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  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)  Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities
36 37	If yes, specify non-compliant features	N/A	N/A	No N/A
3,				
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	i i ospettus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
				i
	Thomas Supplement (ii applicable)	Final Terms - CUSIP: 06368DSI	Final Terms - CUSIP: 06368DS0	Final Terms - CUSIP: 06368DSF

Integration		tures Of Regulatory Capital Instruments			
In regulatory capital (Indiana) in	(\$ million	s except as noted)			
1 Notes: Institute (Fig. CLSP), 590, or Biomberg Identified (CS688DTCS) (CS68BDTCS) (CS68B			Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
2 for private processors (1995), 1997, or fillomining sterritier 2 for private processors (1995), 1997, or fillomining sterritier 3 Governing lawful of the instrument 3 Governing lawful of the instrument 3 for the TAC Free Sweet is achieved for other TAC-eligible instruments such as a control of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of securities and the securities of the TAC Free Sweet is achieved for other TAC-eligible instruments of securities and the securities of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other TAC-eligible instruments of the TAC Free Sweet is achieved for other instruments of the TAC Free Sweet is achieved for other instruments of the TAC Free Sweet is achieved for other instruments					
Designation	1		ВМО	ВМО	ВМО
Province of Chitario and the laws of Canada applicable whether of Chitario and the laws of Canada applicable whether of Canada appli	2		06369DTC9	224446600	06368DTV6
3 Governing Isso(s) of the instrument berein		nor private piacement)	063660106	234446690	06366D176
3 Governing Isso(s) of the instrument berein			Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
Moses by wheth enforceability requerement of Section 13 and the IAC from Section subsect for other TIAC cligible Regulatory represent A Transitional based in links Regulatory represent A Transitional based in links A NA NA NA NA A NA A NA A NA A NA A NA					
35   Prest resolvence of the rote of the schement   Contractual   Contractual   Contractual   Contractual   Contractual   Regulatory prestrators   Contractual   Contrac	3	Governing law(s) of the instrument	therein	therein	therein
Regulatory rentment   Contractual   Contractual   Contractual   Contractual					
A part on each May and North Selection amount / Initial maturity At part on 25-May-2022 9-Jun-26 At part on 24-Jun-2022  Subsequent call dates, displicable excluding the maturity date excluding the maturity date excluding the maturity date.  A part on facility date of final maturity and part of final maturity date.  Subsequent call dates, displicable excluding the maturity date.  A part on each May and November 25. Compression part and any extention of the subsequent call dates, displicable excluding the maturity date.  A part on each May and November 25. Compression part and any excluding the maturity date.  A part on each May and Part on 25-May-2022 9-Jun-26 At part on 24-Jun-2022 9-Jun-26 At part on 24-Jun-202 9-Jun-26 At part on 24-Jun-26 At part on 24-Jun-26 At part on 24-Jun-26 At part	3a	1	0	O a satura at usal	0
4 Transitional Based Birules NAA NA			Contractual	Contractual	Contractual
5 Post-transtroad Basel In rules NAA NA	4	- ,	N/A	N/A	N/A
Announce recognised in regulatory capital (Currency in Millions, as of most scenar reporting date)   N/A					
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)   N/A   N					-
8 millions, as of most seem reporting date) 10 Per value of instrument 11 Original date of instrument 12 Original date of instrument 12 Original date of instrument 13 Original date of instrument 14 Original date of instrument 15 Original date of instrument 16 Date 17 Original date of instrument 18 Original date of instrument 19 Original muturity date of instrument 19 Original muturity date of instrument 10 Original date, original muturity 11 Original date, original muturity 12 Original date, original muturity 13 Original muturity date original date, original muturity 14 Original date, original muturity 15 original date, original muturity 16 Original date, original dates and original muturity 18 Original date, original dates and original dates and original dates origin	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
Par value of instrument			NI/A	NI/A	NI/A
10					20.64
11 Original date of issuance / Settlement Dated					
14 Source all subject to prior supervisory approval  15 Tedemption amount / Initial maturity  At par on each May and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 25, commencing May 25, 2022 up to and November 26, commencing Mandatory Mandato		Original date of issuance / Settlement	25-May-2021		24-Jun-2021
14   Issuer call subject to prior supervisory approval   Yes   Y		,			
Coptional call date, contingent call dates and  At par on each May and November 25, commencing May 25, 2022 up to and Subsequent call dates, if applicable  Coupons/invitedress			·		24-Jun-2029
At par on 25-May-2022 9/Jun/26 At par on 24-Jun-2022  At par on each May and November 25, commencing May 25, 2022 up to and excluding the maturity date excluding the maturity date.  **Coupons/dividends**  16 Subsequent call dates, if applicable excluding the maturity date excluding the maturity date.  **Coupons/dividends**  17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Excluding the maturity date.  18 Coupon rate and any related index 1.40%-1.80% Zero Coupon, 3.50% 2.0  **Fully discretionary, partially discretionary or Mandatory Mandat	14	issuer call subject to prior supervisory approval	169	169	169
At par on 25-May-2022 9/Jun/26 At par on 24-Jun-2022  At par on each May and November 25, commencing May 25, 2022 up to and excluding the maturity date excluding the maturity date.  **Coupons/dividends**  16 Subsequent call dates, if applicable excluding the maturity date excluding the maturity date.  **Coupons/dividends**  17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Excluding the maturity date.  18 Coupon rate and any related index 1.40%-1.80% Zero Coupon, 3.50% 2.0  **Fully discretionary, partially discretionary or Mandatory Mandat					
At par on 25-May-2022 9/Jun/26 At par on 24-Jun-2022  At par on each May and November 25, commencing May 25, 2022 up to and excluding the maturity date excluding the maturity date.  **Coupons/dividends**  16 Subsequent call dates, if applicable excluding the maturity date excluding the maturity date.  **Coupons/dividends**  17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Excluding the maturity date.  18 Coupon rate and any related index 1.40%-1.80% Zero Coupon, 3.50% 2.0  **Fully discretionary, partially discretionary or Mandatory Mandat					
At par on 25-May-2022 9/Jun/26 At par on 24-Jun-2022  At par on each May and November 25, commencing May 25, 2022 up to and excluding the maturity date excluding the maturity date.  **Coupons/dividends**  16 Subsequent call dates, if applicable excluding the maturity date excluding the maturity date.  **Coupons/dividends**  17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Excluding the maturity date.  18 Coupon rate and any related index 1.40%-1.80% Zero Coupon, 3.50% 2.0  **Fully discretionary, partially discretionary or Mandatory Mandat		Ontional call date contingent call dates and			
At par on each May and November 25, commencing May 25, 2022 up to and excluding the maturity date excluding the maturity date.  17 Fixed or floating dividend/coupon Fixed Fixed Fixed Excluding the maturity date excluding the maturity date excluding the maturity date.  18 Coupon rate and any related index 14.0%-18.0% Zero Coupon, 3.50% 2.20 up to and excluding the maturity date.  19 Existence of a dividend stopper No.	15		At par on 25-May-2022	9/Jun/26	At par on 24-Jun-2022
November 25, commencing May 25, 2022 up to and excluding the maturity date   December 24, commencing June 9, 2026 up to and excluding the maturity date.		, , , , , , , , , , , , , , , , , , , ,			·
November 25, commencing May 25, 2022 up to and excluding the maturity date   December 24, commencing June 9, 2026 up to and excluding the maturity date.					
November 25, commencing May 25, 2022 up to and excluding the maturity date   December 24, commencing June 9, 2026 up to and excluding the maturity date.					
November 25, commencing May 25, 2022 up to and excluding the maturity date   December 24, commencing June 9, 2026 up to and excluding the maturity date.					
November 25, commencing May 25, 2022 up to and excluding the maturity date   December 24, commencing June 9, 2026 up to and excluding the maturity date.					
November 25, commencing May 25, 202 up to and excluding the maturity date   December 24, commencing June 9, 2026 up to and excluding the maturity date.					
November 25, commencing May 25, 202 up to and excluding the maturity date   December 24, commencing June 9, 2026 up to and excluding the maturity date.					
November 25, commencing May 25, 202 up to and excluding the maturity date   December 24, commencing June 9, 2026 up to and excluding the maturity date.					
May 25, 2022 up to and excluding the maturity date excluding the maturity date.    Coupons/dividends	1				
Coupons/dividends				Each lune 9 commencing	
17   Fixed or floating dividend/coupon   Fixed   Fixed   Fixed   2ero Coupon, 3.50%   2.01			November 25, commencing		December 24, commencing
18 Coupon rate and any related index 1.40%-1.80% Zero Coupon, 3.50% 2.01  19 Existence of a dividend stopper No	16		November 25, commencing May 25, 2022 up to and	June 9, 2026 up to and	December 24, commencing June 24, 2022 up to and
19		Coupons/dividends	November 25, commencing May 25, 2022 up to and excluding the maturity date	June 9, 2026 up to and excluding the maturity date.	December 24, commencing June 24, 2022 up to and excluding the maturity date
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory  21 Existence of a step up or other incentive to redeem No No No No No  22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible No	17	Coupons/dividends Fixed or floating dividend/coupon	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed	June 9, 2026 up to and excluding the maturity date.  Fixed	December 24, commencing June 24, 2022 up to and excluding the maturity date Fixed
Existence of a step up or other incentive to redeem No	17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50%	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversor trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, fully or partially 27 If convertible, conversion rate 28 If convertible, conversion rate 29 If convertible, specify instrument type conversion 29 If convertible, specify instrument type convertible into 20 If convertible, specify issuer of instrument it converts 29 Into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If write-down, permanent or temporary 35 If write-down, description of write-down methanism 40 Van down mechanism 50 Non-compliant transitioned features 51 No 52 Non-compliant transitioned features 53 Non-compliant transitioned features 54 Non-compliant transitioned features 55 Non-compliant transitioned features 56 Non-compliant transitioned features 57 No 58 Non-compliant transitioned features 58 Non-compliant transitioned features 59 Non-compliant transitioned features 50 Non-compliant transitioned features 50 Non-compliant transitioned features 51 Non-compliant transitioned features 52 No 53 Non-compliant transitioned features 54 Non-compliant transitioned features 55 Non-compliant transitioned features 56 Non-compliant transitioned features 57 No 78 No 79 No 70	17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50%	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible 1 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 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts into If write-down, write-down trigger (s) N/A N/A N/A N/A 30 Write-down feature N/A N/A N/A N/A N/A 31 If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, description of write-down mechanism Arguer of subordination Exemption from subordination Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	November 25, commencing May 25, 2022 up to and excluding the maturity date Fixed 1.40%-1.80%	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50%	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00% No
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 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 N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Exemption from subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No No No No 37 If yes, specify non-compliant features No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory No
25 If convertible, fully or partially 26 If convertible, conversion rate N/A	17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 Into 30 Write-down feature 31 If write-down, urite-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If write-down, description of write-down mechanism 35 Type of subordination 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 No No No 39 No No No 30 No No No 30 No No No No 31 If yes, specify instrument or temporary 34 No	17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative Non-convertible	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A	17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A
If convertible, specify issuer of instrument it converts into N/A	17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
If convertible, specify issuer of instrument it converts into N/A	17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
29 into N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s) 32 If write-down, pertial   33 If write-down, permanent or temporary   34 If write-down, description of write-down mechanism  35 Type of subordination   36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)   36 Non-compliant transitioned features No	17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
30 Write-down feature No	17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism 34a Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features No	17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
33 If write-down, permanent or temporary  If temporary write-down, description of write- down mechanism  34a Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  A Non-compliant transitioned features  No  No  No  No  No  No  No  No  No  N	17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
If temporary write-down, description of write- down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N	17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
down mechanism 34a Type of subordination Exemption from subordination Exemption from subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit L	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
Type of subordination	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annotatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  Pari pasu to Deposit Liabilitie	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative Non-convertible N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
36 Non-compliant transitioned features No	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative Non-convertible N/A	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
37 If yes, specify non-compliant features N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) 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)	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed 1.40%-1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
Prospectus  NIP Offering Circular - July 16, 2020  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	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, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed  1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	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 instrument type convertible into If convertible, specify instrument type convertible into If 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	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed  1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
Pricing Supplement (if applicable)	20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) 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	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed  1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
Pricing Supplement (if applicable)	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, rully or partially If convertible, annual trigger (s) 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	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed  1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible 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	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A  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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed  1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible 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	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A
	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed  1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible 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	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A
1 mar 10 mar 200 m 100000 m 100 m 10	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, rully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	November 25, commencing May 25, 2022 up to and excluding the maturity date  Fixed  1.40%-1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	June 9, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 3.50% No Mandatory No Cumulative Non-convertible 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	December 24, commencing June 24, 2022 up to and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A  N/A  N/A  N/A  NO  Description from subordination

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DTX2	06368DTY0	06368DUC6
	nor private placement)	06366D172	06366D110	06366D0C6
		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)	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	1.295	1.02	4.038
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Jun-2021	Liability - fair value option 28-Jun-2021	Liability - fair value option 2-Jul-2021
12	Perpetual or dated	Dated 20-3dH-2021	Dated	Dated
13	Original maturity date / Final maturity	28-Mar-2044		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	28/Jun/22	28/Jun/22	At par on 2-Jul-2022
		Each March, June, September and December 28,	Each March, June, September and December 28,	At par on each January and
		commencing June 28, 2022 up	commencing June 28, 2022 up	July 2, commencing July 2,
		to and excluding the maturity	to and excluding the maturity	2022 up to and excluding the
16	Subsequent call dates, if applicable	date.	date.	maturity date
	Coupons/dividends			
17		F: 1	l <del>-</del>	F: 1
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed 2 20%
18	Fixed or floating dividend/coupon Coupon rate and any related index	Zero Coupon, 3.25%	Zero Coupon, 3.22%	2.20%
	Fixed or floating dividend/coupon			
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Zero Coupon, 3.25%	Zero Coupon, 3.22%	2.20%
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	Zero Coupon, 3.25% No Mandatory No	Zero Coupon, 3.22% No Mandatory No	2.20% 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	Zero Coupon, 3.25% No Mandatory No Cumulative	Zero Coupon, 3.22% No Mandatory No Cumulative	2.20% 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	Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible	2.20% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A	2.20% 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	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A	2.20% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A	2.20% No Mandatory No Cumulative Non-convertible 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	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Zero Coupon, 3.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Zero Coupon, 3.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.20% 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, permanent or temporary If temporary write-down, description of write-	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.20% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A   N/A	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	2.20% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A 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, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Zero Coupon, 3.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly  Exemption from subordination Pari pasu to Deposit Liabilities	No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 3.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 3.22%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Zero Coupon, 3.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 3.22%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 3.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 3.22%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 3.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 3.22%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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 semporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero Coupon, 3.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 3.22%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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 conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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 semporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero Coupon, 3.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 3.22%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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 (if applicable)	Zero Coupon, 3.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	Zero Coupon, 3.22%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  Pari pasu to Deposit Liabilities No N/A

(\$ millions				
1	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	06368DUF9	06368DUT9	06368DUS1
	Tot private placements	000000010	000002010	00000000
		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
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	Contractadi	Contractal	Contractar
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type  Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TLAC Instrument	Other TLAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	6.51	11.259	0.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	6-Jul-2021 Dated	20-Jul-2021 Dated	21-Jul-2021 Dated
13	Original maturity date / Final maturity	6-Jul-2029	20-Jul-2029	21-Jul-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 6-Jul-2022	At par on 20-Jul-2022	At par on 21-Jul-2022
		At par on each January and	At par on each January and	At par on each January and
		July 6, commencing July 6,	July 20, commencing July 20,	July 21, commencing July 21,
1				0000 4 1 1 1 41
16	Subsequent call dates if applicable	2022 up to and excluding the	2022 up to and excluding the	2022 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	2022 up to and excluding the maturity date	2022 up to and excluding the maturity date	2022 up to and excluding the maturity date
16	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	maturity date Fixed	maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 2.00%	maturity date Fixed 1.95%	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed	maturity date Fixed	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	maturity date  Fixed  2.00%  No	maturity date Fixed 1.95% No	maturity date Fixed 1.45%-1.85% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed 2.00%	maturity date Fixed 1.95%	maturity date Fixed 1.45%-1.85%
17 18 19 20 21 22	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative	maturity date  Fixed 1.95%  No  Mandatory  No  Cumulative	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	maturity date  Fixed 2.00%  No  Mandatory  No  Cumulative  Non-convertible	maturity date  Fixed 1.95% No  Mandatory No Cumulative Non-convertible	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	maturity date  Fixed 2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A	maturity date  Fixed 1.45%-1.85% 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	maturity date  Fixed 2.00%  No  Mandatory  No  Cumulative  Non-convertible	maturity date  Fixed 1.95% No  Mandatory No Cumulative Non-convertible	maturity date  Fixed 1.45%-1.85% 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	maturity date  Fixed 2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	maturity date  Fixed 2.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date  Fixed 1.45%-1.85% 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	maturity date  Fixed 2.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 1.45%-1.85% 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	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	maturity date  Fixed 2.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	maturity date  Fixed 2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	maturity date  Fixed 2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	maturity date  Fixed 2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	maturity date  Fixed 2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	maturity date  Fixed 2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	maturity date  Fixed  1.45%-1.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/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, enversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/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, enversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.45%-1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	maturity date  Fixed  1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.45%-1.85% 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

(\$ million	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	in regulatory capital	in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DVK7	06368DVL5	06368DVM3
	- F			
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
2	Coverning low(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
3	Governing law(s) of the instrument	li le le li l	ulereili	uiereiii
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 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	outer 12/10 monament	Culor 12 to moramone	Guidi 12 to modument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	4	1	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	6-Aug-2021 Dated	6-Aug-2021 Dated	10-Aug-2021 Dated
13	Original maturity date / Final maturity	6-Aug-2031	6-Aug-2028	10-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	6/Aug/22	6-Aug-2022	10-Aug-2022
		Fook Fohmioni and August C	Fook Fohmony and Avenuet C	Fook Fohmony and August 10
		Each February and August 6, commencing August 6, 2022 up	Each February and August 6, commencing August 6, 2022 up	Each February and August 10, commencing August 10, 2022
		to and excluding the maturity	to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends	E	E	F: 1
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Zero Coupon, 2.30%	Zero Coupon, 1.88%	Zero Coupon, 1.47%
	Fixed or floating dividend/coupon			
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Zero Coupon, 2.30%	Zero Coupon, 1.88%	Zero Coupon, 1.47%
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	Zero Coupon, 2.30% No Mandatory No	Zero Coupon, 1.88% No Mandatory No	Zero Coupon, 1.47% 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	Zero Coupon, 2.30% No Mandatory No Cumulative	Zero Coupon, 1.88% No Mandatory No Cumulative	Zero Coupon, 1.47% 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	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible	Zero Coupon, 1.88%  No  Mandatory  No  Cumulative  Non-convertible	Zero Coupon, 1.47%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A
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	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible	Zero Coupon, 1.88%  No  Mandatory  No  Cumulative  Non-convertible	Zero Coupon, 1.47%  No  Mandatory  No  Cumulative  Non-convertible
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	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 1.47%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 1.47%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Zero Coupon, 2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Zero Coupon, 1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Zero Coupon, 1.47%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.88% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.47% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Zero Coupon, 2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Zero Coupon, 1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Zero Coupon, 1.47%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.88% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.47% 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, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.88% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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-	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.88% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.88% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.88% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Zero Coupon, 2.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.88%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.47%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Zero Coupon, 2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Zero Coupon, 1.88% 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	Zero Coupon, 1.47%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Zero Coupon, 2.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.88%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.47%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 2.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.88%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.47%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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, pull or partial If write-down, ull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero Coupon, 2.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.88%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.47%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Zero Coupon, 2.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.88%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.47%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Zero Coupon, 2.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.88%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.47%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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, pull or partial If write-down, ull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero Coupon, 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Po  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Zero Coupon, 1.88%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Zero Coupon, 1.47% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DVV3	06368DVW1	06368DVX9
	for private placement,	000002110	0000007111	000002 1710
		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
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 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	outer 12 to morament	Guidi 12 to monument	Garactic Text of Montal Control
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	Liability fair value ention		1.5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 17-Aug-2021	Liability - fair value option 13-Aug-2021	Liability - fair value option 23-Aug-2021
12	Perpetual or dated	Dated 17-Aug-2021	Dated 13-Aug-2021	Dated 23-Aug-2021
13	Original maturity date / Final maturity	17-Aug-2036	13-Aug-2031	23-Aug-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	47/4 /00	40.4 0000	
15	redemption amount / Initial maturity	17/Aug/22	At par on 13-Aug-2022	At par on 23-Aug-2022
		Each February and August 17,	At par on each February and	At par on each February and
		commencing August 17, 2022	August 13, commencing August	August 23, commencing August
16	Subsequent call dates, if applicable	up to and excluding the maturity date	the maturity date	23, 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, 2.71%	2.00%-2.50%	2.00%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, fully or partially  If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
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 No	No No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	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
3/	, , , , , , , , , , , , , , , , , , , ,	1 1/1 1	1 1// 1	1 1/1 1
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
<u> </u>	,			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368DV\	Final Terms - CUSIP: 06368DV\	Final Terms - CUSIP: 06368DV

(\$ millions				
1	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DWC4	06368DWP5	06368DWR1
_				
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
2	Coverning low(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable	laws of Canada applicable therein
3	Governing law(s) of the instrument	merem	therein	merem
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 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	ourse representation	Guidi 12 to monument	Guidi i Erio illou allien
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.5	15.95	2
10	Accounting classification Original data of issuance / Sottlement	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	24-Aug-2021 Dated	26-Aug-2021 Dated	1-Sep-2021 Dated
13	Original maturity date / Final maturity	24-Aug-2031	26-Aug-2031	1-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 24-Aug-2022	At par on 26-Aug-2022	At par on 1-Sep-2022
		At par on each February and	At par on each February and	At par on each March and
		August 24, commencing August		September 1, commencing
l		24, 2022 up to and excluding	26, 2022 up to and excluding	September 1, 2022 up to and
16	Subsequent call dates, if applicable	24, 2022 up to and excluding the maturity date		
	Coupons/dividends	the maturity date	26, 2022 up to and excluding the maturity date	September 1, 2022 up to and excluding the maturity date
16 17 18		, ,	26, 2022 up to and excluding	September 1, 2022 up to and excluding the maturity date  Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	the maturity date Fixed	26, 2022 up to and excluding the maturity date	September 1, 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	the maturity date Fixed 2.00%-2.50% No	26, 2022 up to and excluding the maturity date  Fixed  0.021	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	the maturity date Fixed 2.00%-2.50% No Mandatory	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  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	the maturity date  Fixed 2.00%-2.50% No  Mandatory No	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	the maturity date Fixed 2.00%-2.50% No Mandatory	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  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	the maturity date  Fixed 2.00%-2.50% No  Mandatory No Cumulative Non-convertible N/A N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  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	the maturity date  Fixed 2.00%-2.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  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	the maturity date  Fixed 2.00%-2.50% No  Mandatory No Cumulative Non-convertible N/A N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  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	the maturity date  Fixed 2.00%-2.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  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	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	the maturity date  Fixed 2.00%-2.50%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	26, 2022 up to and excluding the maturity date  Fixed  0.021  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 1, 2022 up to and excluding the maturity date  Fixed  0.0193  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DWS9	06368EWM0	06368DXD1
			***************************************	***************************************
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
	Course in a local of the distance of	laws of Canada applicable therein	laws of Canada applicable	laws of Canada applicable therein
3	Governing law(s) of the instrument	merem	therein	triereiri
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 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	Strict 12 to moralinon	outer 12 to menument	outer 12 to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 25.15	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	7-Sep-2021 Dated	17-Sep-2021 Dated	22-Sep-2021 Dated
13	Original maturity date / Final maturity	7-Sep-2031	17-Mar-2026	22-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 7-Sep-2022	At par on 17-Mar-2022	22/Sep/22
			At par on each March, June,	
		At par on each March and		Each March and September 22,
		September 7, commencing	commencing March 17, 2022	commencing September 22,
		September 7, 2022 up to and	up to and excluding the maturity	
16	Subsequent call dates, if applicable  Coupons/dividends	excluding the maturity date	date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.02		Zero Coupon, 2.35%
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  Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  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)  Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36 37	If yes, specify non-compliant features	N/A	N/A	N/A
<u> </u>	, , , , , , , , , , , , , , , , , , , ,			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	i i ospectus		MTN Prospectus	
	l		MTN Prospectus Supplement	
	Supplement to Base Shelf Prospectus (if applicable)			i
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	
			MTN Prospectus Supplement	
	Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DW	Final Terms - CUSIP: 06368EW	Final Terms - CUSIP: 06368DXI

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included
		in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368EXR8	06368DXC3	238365937
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
	Commission law (a) of the implement	laws of Canada applicable therein	laws of Canada applicable	laws of Canada applicable therein
3	Governing law(s) of the instrument	merem	therein	uierein
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 25		USD 250
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Sep-2021	23-Sep-2021	23-Sep-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 22-Sep-2028	Dated 23-Sep-2029	Dated 23-Sep-2061
14	Issuer call subject to prior supervisory approval	Yes	Yes 23-5ep-2029	Yes
14	issuer can subject to prior supervisory approvar	165	165	165
	Optional call date, contingent call dates and	A4 00 0 0000	A4 00 O 0000	00/0/00
15	redemption amount / Initial maturity	At par on 22-Sep-2022	At par on 23-Sep-2022	23/Sep/26
		At par on each March, June,		
		September, and December 22,	At par on each March and	Each September 23,
		commencing September 22,	September 23, commencing	commencing September 23,
		2022 up to and excluding the	September 23, 2022 up to and	2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	excluding the maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.78%		Zero Coupon, 3.20%
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 Cumulativa	No Cumulativa	No Cumulativa
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, 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, conversion rate	N/A	N/A	N/A
	zzz.,z.nacci, o. optional conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
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 N/A	No N/A	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
		İ		NIP Prospectus - July 16, 2021
	Prospectus	MTN Processius		DNE PROSDECIUS - JUIV 16, 2021
		MTN Prospectus		
				NIP Prospectus Supplement -
	Prospectus	MTN Prospectus  MTN Prospectus Supplement		
	Prospectus  Supplement to Base Shelf Prospectus (if applicable)			NIP Prospectus Supplement -
	Prospectus	MTN Prospectus Supplement	Final Terms - CUSIP: 06368DX0	NIP Prospectus Supplement - August 25, 2021

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	238825270	238694906	06368DXK5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in		ourse i E to morament	outer 12 to motion
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	EUR 6	USD 100	1
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	1-Oct-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 27-Sep-2051	Dated 30-Sep-2061	Dated 1-Oct-2027
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes 27-Sep-2051	Yes 30-Sep-2061	Yes
	завет син замјест то риот зарступот у арргочаг		1.55	
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	45196	30/Sen/26	At par on 1-Oct-2022
- 13	redemption amount / initial maturity	40100	30/30р/20	711 par 611 1 Get 2022
		Each Contambor 27	Each Sontomber 20	At par an each April and October
		Each September 27,	Each September 30,	At par on each April and October
		commencing September 27,	commencing September 30,	1, commencing October 1, 2022
16	Subsequent call dates, if applicable			
16	Coupons/dividends	commencing September 27, 2023 up to and excluding the maturity date	commencing September 30, 2026 up to and excluding the	1, commencing October 1, 2022 up to and excluding the maturity
17	Coupons/dividends Fixed or floating dividend/coupon	commencing September 27, 2023 up to and excluding the maturity date	commencing September 30, 2026 up to and excluding the maturity date	1, commencing October 1, 2022 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing September 27, 2023 up to and excluding the maturity date Fixed Zero Coupon, 1.38%	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20%	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing September 27, 2023 up to and excluding the maturity date	commencing September 30, 2026 up to and excluding the maturity date	1, commencing October 1, 2022 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No  Mandatory	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No  Mandatory No	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  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	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No  Mandatory	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  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 If convertible, conversion trigger (s)	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  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, conversion rate If convertible, mandatory or optional conversion	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	commencing September 27, 2023 up to and excluding the maturity date  Fixed  Zero Coupon, 1.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed  Zero Coupon, 3.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed  Zero Coupon, 3.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing September 27, 2023 up to and excluding the maturity date  Fixed  Zero Coupon, 1.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing September 30, 2026 up to and excluding the maturity date  Fixed  Zero Coupon, 3.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing September 27, 2023 up to and excluding the maturity date  Fixed  Zero Coupon, 1.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing September 30, 2026 up to and excluding the maturity date  Fixed  Zero Coupon, 3.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% 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	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pri pasu to Deposit Liabilities	1, commencing October 1, 2022 up to and excluding the maturity date  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  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% 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	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	1, commencing October 1, 2022 up to and excluding the maturity date  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/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing September 27, 2023 up to and excluding the maturity date  Fixed Zero Coupon, 1.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	1, commencing October 1, 2022 up to and excluding the maturity date  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/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing September 27, 2023 up to and excluding the maturity date  Fixed  Zero Coupon, 1.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A	1, commencing October 1, 2022 up to and excluding the maturity date  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/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing September 27, 2023 up to and excluding the maturity date  Fixed  Zero Coupon, 1.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A	1, commencing October 1, 2022 up to and excluding the maturity date  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/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing September 27, 2023 up to and excluding the maturity date  Fixed  Zero Coupon, 1.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  P/A  N/A  N
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	commencing September 27, 2023 up to and excluding the maturity date  Fixed  Zero Coupon, 1.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  P/A  N/A  N
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing September 27, 2023 up to and excluding the maturity date  Fixed  Zero Coupon, 1.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing September 30, 2026 up to and excluding the maturity date  Fixed Zero Coupon, 3.20% No Mandatory No Cumulative Non-convertible N/A	1, commencing October 1, 2022 up to and excluding the maturity date  Fixed  1.88%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DXL3	06368DXM1	06368DXW9
		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			
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 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Oct-2021	1-Oct-2021	5-Oct-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Oct-2029		5-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 1-Oct-2022	At par on 1-Oct-2022	At par on 5-Oct-2022
15	redemption amount / initial maturity	At par on 1-Oct-2022	At par on 1-oct-2022	At par on 3-0ct-2022
		1, commencing October 1, 2022	At par on each April and October 1, commencing October 1, 2022	At par on each April and October 5, commencing October 5, 2022
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
47	Coupons/dividends	Pine d	Fired	Fired
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 0.0216	Fixed 2.38%	Fixed 1.90%
19	Existence of a dividend stopper	No Side 18	No 2.0076	No 1.5576
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	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) If write-down, full or partial			
33	If write-down, permanent or temporary			
·	If temporary write-down, description of write-			
34	down mechanism		5	<b>.</b>
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Torms CHEID: 06269DVI 2	Final Terms - CUSIP: 06368DXM	Final Torms CUSID: 06269DVW

Main Fea	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DYF5	06368EZA3	06368DYL2
		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			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Institution	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	USD 2	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	8-Oct-2021 Dated	15-Oct-2021 Dated	19-Oct-2021 Dated
13	Original maturity date / Final maturity	8-Oct-2026		19-Oct-2028
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 8-Oct-2022	At par on 15-Apr-2022	At par on 19-Oct-2022
			At par on each April and October	At par on each April and October
		8, commencing October 8, 2022 up to and excluding the maturity	15, commencing April 15, 2022	19, commencing October 19, 2022 up to and excluding the
16	Subsequent call dates, if applicable	date	up to and excluding the maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.55%-2.00%		2.20%
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 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	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	Ded accords D. 1911 1 1991	Ded area to D	Ded areas to D. 1911 1999
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
Ţ.				
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	. rospectus		MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	
			mina i rospectus Supplement	
	Pricing Supplement (if applicable)			
		E: LE GUOID GOOGEDVEE	IE: 17 01101D 00000E740	F:! T OLIOID: 00000DVI 0
		Final Terms - CUSIP: 06368DYF5	Final Terms - CUSIP: 06368EZA3	Final Terms - CUSIP: 06368DYL2

THE RES	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		0000000044	000000000
2	for private placement)	06368G2A4	06368DC44	06368DD84
		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
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	Contractadi	Contractadi	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 15	1	2
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	29-Oct-2021 Dated	Dated 13-Dec-2021	23-Dec-2021 Dated
13	Original maturity date / Final maturity	29-Oct-2026		23-Dec-2032
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-Apr-2022	At par on 13-Dec-2022	44918
		At par on each April, July,	At par on each June and	Each June and December 23,
		October, and January 29,	December 13, commencing	commencing December 23, 2022
16	Subsequent call dates, if applicable	commencing April 29, 2022 up to and excluding the maturity date	December 13, 2022 up to and excluding the maturity date	up to and excluding the maturity date
10	Coupons/dividends	and excitating the maturity date	excitating the materity date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fived
			i ixou	Fixed
18	Coupon rate and any related index	1.50%	1.88%	Zero Coupon, 3.04%
18 19	Existence of a dividend stopper	1.50% No		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	1.88% No	Zero Coupon, 3.04% No
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	Zero Coupon, 3.04% No Mandatory
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	1.88% No	Zero Coupon, 3.04% 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	1.88% No Mandatory No Cumulative Non-convertible	Zero Coupon, 3.04%  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	1.88% No  Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	1.88% No  Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 3.04% 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	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 3.04% 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  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.04%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.04%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.88% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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  Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Zero Coupon, 3.04%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Zero Coupon, 3.04%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Zero Coupon, 3.04%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Zero Coupon, 3.04%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Pari pasu to Deposit Liabilities No N/A	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Zero Coupon, 3.04%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Zero Coupon, 3.04%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Zero Coupon, 3.04% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Pri pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DE83	06368DE91	06368DK37
		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			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	O o made a di	o madad.	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
<u>6</u> 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Institution	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2		25
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	6-Jan-2022 Dated	31-Dec-2021 Dated	28-Jan-2022 Dated
13	Original maturity date / Final maturity	6-Jan-2030		
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 6-Jan-2023	31/Dec/22	At par on 28-Jan-2023
		At par on each January and July	Each June and December 31,	At par on each January and July
		6, commencing January 6, 2023	commencing December 31, 2022	
		up to and excluding the maturity	up to and excluding the maturity	2023 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	date	date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero Coupon, 2.32%	2.10%-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  Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial  If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
I				
35	Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	instrument type immediately senior to instrument)  Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Snell Prospectus / Snort Form			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368DE83	Final Terms - CUSIP: 06368DE91	Final Terms - CUSIP: 06368DK37

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000000	000007700	2000000000
2	for private placement)	06368DYT5	06368DZS6	06368G3W5
		Description of Outside and the laws	Description of October 2 and the Laws	Description of Outside and the leave
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	21/2	L.,,	11/2
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A 50	N/A 0.205	N/A USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Nov-2021	, ,	15-Nov-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-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	2/Nov/22	At par on 24-Nov-2022	At par on 15-May-2022
15	redemption amount / initial maturity	2/1101/22	At par on 24-110V-2022	At pai on 15-iviay-2022
		Each May and November 2,	At par on each May and	At par on each February, May,
		commencing November 2, 2022	November 24, commencing	August and November 15,
		up to and excluding the maturity	November 24, 2022 up to and	commencing May 15, 2022 up to
16	Subsequent call dates, if applicable	date	excluding the maturity date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.46%	2.60%	
19	Existence of a dividend stopper	No	No 2.3370	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 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
26	If convertible, specify issuer of instrument it converts	NI/A	N/A	NI/A
29	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)	INO	INO	INO
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	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
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368DYT5	Final Terms - CUSIP: 06368DZS6	Final Terms - CUSIP: 06368G3W

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368G4U8	06368G5T0	06368G6V4
		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			
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractal
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type  Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 23.88	USD 2.935	USD 4.05
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Nov-2021	26-Nov-2021	30-Nov-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 24-Nov-2026	Dated 26-Nov-2024	Dated 30-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p app.ova.			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-May-2022	At par on 26-May-2022	At par on 30-May-2022
		At par on each February, May,	At par on each February, May,	At par on each February 28, May
		August and November 24, commencing May 24, 2022 up to	August and November 26, commencing May 26, 2022 up to	30, August 30 and November 30, commencing May 30, 2022 up to
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	1.00%-2.25% No	1.25% No	2.05% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	140	140	140
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 Write down feature	N/A No	N/A	N/A
30 31	Write-down feature  If write-down, write-down trigger (s)	UVU	No	No
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 No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shell Prospectus / Short Pormi	MTN Droop cativa	MTN Droop s attice	MTNI Droop cativa
		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: 06368G4U8	Final Terms - CUSIP: 06368G5T0	Final Terms - CUSIP: 06368G6V4

(\$ million	tures Of Regulatory Capital Instruments			
,	s except as noted)		ı	
		Included in TLAC not included in	Induded in TLAC not included in	Induded in TLAC not included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	55		
2	for private placement)	06368G7C5	06368GC39	06368GC54
		5	D : (O : : !!! !	5
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 Cariada applicable tricrem	or Cariada applicable tricrem	or canada applicable tricreiri
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4.902		USD 43.14
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Dec-2021	30-Dec-2021	22-Dec-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Dec-2026		
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 17-Dec-2022	At par on 30-Dec-2022	At par on 22-Jun-2022
		At par on each March, June,	At par on each March, June,	
		September and December 17,	September and December 30,	At par on each March, June,
		commencing December 17, 2022 up to and excluding the maturity	commencing December 30, 2022 up to and excluding the maturity	September and December 22, commencing June 22, 2022 up to
		Tup to and excluding the maturity	rup to and excluding the maturity	ICONTINENCINA JUNE 22. 2022 UD II
I 16	Subsequent call dates, if applicable	, ,	date	
16	Subsequent call dates, if applicable  Coupons/dividends	date	date	and excluding the maturity date
16		, ,	date Fixed	
	Coupons/dividends	date	Fixed	and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	date	Fixed	and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 1.80%	Fixed 2.00% No	and excluding the maturity date Fixed 2.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	date Fixed 1.80% No Mandatory	Fixed 2.00% No Mandatory	and excluding the maturity date Fixed 2.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	date Fixed 1.80% No Mandatory No	Fixed 2.00% No Mandatory No	and excluding the maturity date  Fixed  2.00%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative	date Fixed 1.80% No Mandatory No Cumulative	Fixed 2.00% No Mandatory No Cumulative	and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	date Fixed 1.80% No Mandatory No Cumulative Non-convertible	Fixed 2.00%  No  Mandatory  No  Cumulative  Non-convertible	and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)	date Fixed 1.80% No Mandatory No Cumulative	Fixed 2.00% No Mandatory No Cumulative	and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date  Fixed  2.00%  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	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%  No 2.00%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  2.00%  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	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up 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	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%  No 2.00%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  2.009  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%  No 2.00%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  2.009 No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, 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 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%  No 2.00%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  2.009  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%  No 2.00%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  2.009  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%  No 2.00%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  2.009  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  2.009 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%  No 2.00%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  2.009  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, 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	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	and excluding the maturity date  Fixed  2.009 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If 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 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	and excluding the maturity date  Fixed  2.009 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  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	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	and excluding the maturity date  Fixed  2.009  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into If convertible, specify instrument 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	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	and excluding the maturity date  Fixed  2.009 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	and excluding the maturity date  Fixed  2.009 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of 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 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	and excluding the maturity date  Fixed  2.009 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	and excluding the maturity date  Fixed  2.009 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	date  Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	and excluding the maturity date  Fixed  2.009 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	and excluding the maturity date  Fixed  2.009 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	date  Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	and excluding the maturity date  Fixed  2.00°  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GC70	241212912	243100003
		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			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Institution	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6.728		
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 30-Dec-2021	Liability - fair value option 14-Dec-2021	Liability - fair value option 25-Jan-2022
12	Perpetual or dated	Dated 30-Dec-2021	Dated	Dated
13	Original maturity date / Final maturity	30-Dec-2024		25-Jan-2062
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	A4 00 Iv 0000	44 D = 0000	05 150 0007
15	redemption amount / Initial maturity	At par on 30-Jun-2022	14-Dec-2026	25-Jan-2027
		At par on each March, June,		
		September and December 30, commencing June 30, 2022 up to	Each December 14, commencing	January 25, commencing January 25, 2027 up to and
16	Subsequent call dates, if applicable	and excluding the maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon	Fixed 1.40%	Fixed Zoro Coupon 3 409/	Fixed Zoro Coupon, 2 229/
19	Coupon rate and any related index Existence of a dividend stopper	No	Zero Coupon, 3.40%	Zero Coupon, 3.33%
- 13	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	Cumulative
23	Convertible or non-convertible  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
20	If convertible specific instrument time service the lates			
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
	Backler to sub-sub-sub-sub-sub-sub-sub-sub-sub-sub-			
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		NID 04 1 5: : :	
	Prospectus	MTN Processive	NIP Offering Circular - November 3, 2021	NIP Offering Circular - November 3, 2021
	,	MTN Prospectus	NIP Prospectus Supplement -	NIP Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	August 25, 2021	August 25, 2021
	Pricing Supplement (if applicable)			
<u> </u>		Final Terms - CUSIP: 06368GC70	Final Terms - CUSIP: 241212912	Final Terms - CUSIP: 243100003

/¢ milliam	tures Of Regulatory Capital Instruments			
(S IIIIIIO)	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GF44	06368GFA0	06368D2A1
		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			
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	- Communication	- Communication	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type  Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2.506	USD 7	0.852
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Jan-2022	28-Jan-2022	29-Apr-2022
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 28-Jan-2027	Dated 28-Jan-2025	Dated 29-Apr-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p app.ova.			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 28-Jul-2022	At par on 28-Jul-2022	At par on 29-Apr-2023
		At par on each January, April,	At par on each January, April,	At par on each April and October
		July and October 28,	July and October 28,	1, commencing April 29, 2023 up
		commencing July 28, 2022 up to	commencing July 28, 2022 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	date
47	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Coupon rate and any related index	2.00%		3.75%-4.25%
19	Existence of a dividend stopper	No 2.00 / S	No	No No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No		Mandatory
22			No	No
,,,	Noncumulative or cumulative	Cumulative	No Cumulative	No Cumulative
23 24	Convertible or non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
23 24 25		Cumulative	No Cumulative	No Cumulative
24 25 26	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	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
24 25	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
24 25 26 27	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
24 25 26	Convertible or non-convertible  If convertible, conversion 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	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
24 25 26 27 28	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
24 25 26 27	Convertible or non-convertible  If convertible, conversion 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	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
24 25 26 27 28 29	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
24 25 26 27 28 29 30 31 32	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
24 25 26 27 28 29 30 31	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it 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	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
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-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 N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-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 N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  N/A
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	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
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	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
24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus  MTN Prospectus Supplement	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368D2B9	06368DL77	06368DL85
		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			
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			
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 0.25	N/A 1.8	N/A 1.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Apr-2022	10-Feb-2022	10-Feb-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Apr-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-Apr-2023	At par on 10-Feb-2023	At par on 10-Feb-2023
		At par on each April and October	At par on each February and	At par on each February and
		1, commencing April 29, 2023 up	August 10, commencing	August 10, commencing
		to and excluding the maturity	February 10, 2023 up to and	February 10, 2023 up to and
16	Subsequent call dates, if applicable  Coupons/dividends	date	excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.50%-3.75%	2.80%	2.70%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 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			
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	Write-down feature	No No	No No	No No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	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	Ded accounts D. 1911 1 1991	Ded accords D. 1911 1 1991	Ded area to D
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			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
<u> </u>		Final Terms - CUSIP: 06368D2B9	Final Terms - CUSIP: 06368DL77	Final Terms - CUSIP: 06368DL85

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DN91	06368DP24	06368DP65
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	NI/A	N/A
9	millions, as of most recent reporting date)  Par value of instrument	1.5	N/A	5.788
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Mar-2022	2-Mar-2022	4-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Mar-2028		
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 2-Mar-2023	At par on 2-Mar-2023	At par on 4-Mar-2023
		·		·
		At par on each March and	At par on each March and	At par on each March and
		September 2, commencing	September 2, commencing	September 4, commencing
		March 2, 2023 up to and	March 2, 2023 up to and	March 4, 2023 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-3.20%		2.65%-3.05%
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  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 N/A	N/A N/A
27	If convertible, mandatory or optional conversion	IN/A	IWA	IV/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
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Evenentian form subs. P. C.	Everation from subs. P. C.	Evenuetion from subs. P. 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
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: 06368DN91	Final Terms - CHSIP: 06368DD24	JFinal Terms - CHSIP: 06369DD66

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)		ı	
		Included in TLAC not included in	Induded in TLAC not included in	Induded in TLAC not included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DR22	06368DR30	06368DR48
		Province of Ontario and the laws	Dravings of Optonia and the laws	Dravings of Ontonia and the laws
3	Governing law(s) of the instrument	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 Cariada applicable tricrem	or Cariada applicable tricrem	or Cariada applicable tricien
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	11.25	2.5	1.05
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Mar-2022	15-Mar-2022	21-Mar-2022
12	Perpetual or dated Original maturity date / Final maturity	Dated 16-Mar-2032	Dated 15-Mar-2032	Dated 21-Mar-2025
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1+	issue. can subject to prior supervisory approval			1.55
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Mar-2023	15-Mar-2023	At par on 21-Mar-2023
	reactification and anti-fine anti-fine and anti-fine anti-fine and anti-fine ant	7 11 pai en 10 mai 2020	10 Mai 2020	
		At par on each March and	Each March and September 15,	At par on each March and
		September 16, commencing	commencing March 15, 2023 up	September 21, commencing
		March 16, 2023 up to and	to and excluding the maturity	March 21, 2023 up to and
16	Subsequent call dates, if applicable  Coupons/dividends	excluding the maturity date	date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.25%-4.00%		
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative  Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If any and the same of the sam			
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 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
344	Type of Supordination	Exemption from Subordination	Exemption from Subordination	Exemption nom 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			
<u></u>	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368DR22	Final Terms - CUSIP: 06368DR30	Final Terms - CUSIP: 06368DR48

10Accounting classificationLiability - fair value optionLiability - fair value optionLiability - fair value optionLiability - fair value option11Original date of issuance / Settlement22-Mar-202224-Mar-202229-Mar-202212Perpetual or datedDatedDatedDated	Main Fea	tures Of Regulatory Capital Instruments			
Subsequence	(\$ millions	s except as noted)			
Subsequence			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
Impressionation (or pLTAP, SM), or Biocontains dendrifier   Oxide(BDT72)					
Province of Charles and the laws of Clanada applicable therein of Clanada applicable applicable therein of Clanada applicable applicable applicable therein of Clanada applicable applicab	1	Issuer	ВМО	ВМО	ВМО
Scorning land) of the instrument.  Drowince of Ontation and the lanes of Carnotic applicable through the province of Ontation and the lanes of Carnotic applicable through the province of Ontation and the lanes of Carnotic applicable through the province of Ontation and the lanes of Carnotic applicable through the province of Ontation and the lanes of Carnotic applicable through the Carnotic applicable through t					
A General gaudy of the naturument of Scale applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of the TLAC form sheet is cacheved for other ILAC eligibility programment of Scale and Canada applicable therein of the TLAC form sheet is cacheved for other ILAC eligibility programment of the TLAC form sheet is cacheved for other ILAC eligibility programment of the TLAC instrument of	2	for private placement)	06368DS21	06368DT38	06368DT79
A General gaudy of the naturument of Scale applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of the TLAC form sheet is cacheved for other ILAC eligibility programment of Scale and Canada applicable therein of the TLAC form sheet is cacheved for other ILAC eligibility programment of the TLAC form sheet is cacheved for other ILAC eligibility programment of the TLAC instrument of					
before the visite reforeability requirement of Sestion 13 of the TLAC (implementation of the TLAC eligible instruments governed by foreign law)  A position proteoner  A positio					
the flack from Series to antimized (for other Tack cligable instruments governed for foreign lated with a series of the flack from Series to antimized (for other tack cligable for other tack) and the series of th	3	• '	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Provinces governed by forego law)  A Paguage treatment  A Transitional Saved III rules  NA NA NA NA NA  B Productional Saved III rules  NA NA NA NA NA  B Productional Saved III rules  NA NA NA NA NA  B Production of the state	3a	, ,			
4 Transitional Basel III rules NA	Ju	·	Contractual	Contractual	Contractual
Protest maintained asset ill rules   NA   NA   NA   NA   NA   NA   NA   N		<u> </u>			
6 Eligible at sologroup/group/scolo 7 Noter TLAC instrument 8 Amount recognised in regulatory capital (currecy in final final section of the cent recognised in regulatory capital (currecy in final final section of the cent recognised in regulatory capital (currecy in final final section of the cent recognised in regulatory capital (currecy in final final section of the cent recognised in regulatory capital (currecy in final final section of the cent recognised in recognised in section of the cent recognised in recognised in section of the cent recognised in recognised in the cent recognised in recognised in recognised in the cent recognised in recognised in recognised in the cent recognised in			-	-	-
7. Instrument type 8. Amount recognised in regulator capital (Currency in 8. millions as of most recognised on regulator capital (Currency in 9. Far value of instrument 10. Accounting classification 11. Original and resources (Sectionent 11. Original materity (see / Final imaturity 12. After 2025 13. Original materity (see / Final imaturity 14. Issuer call subject to prior supervisory approved 15. Original materity (see / Final imaturity) 16. Original materity (see / Final imaturity) 17. Original materity (see / Final imaturity) 18. Subsequent call date, contingent call dates and dedemption amount / Initial maturity 19. Aft par on each March and September 22. commencing (September 22. commencing) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if applicable (see / Final imaturity) 19. Subsequent call dates, if					
A par on each March and September 22, commencing March 24, 2022 by an and excluding the maturity date from the service of the			•	-	*
3 Per value of instrument 1. Accounting dosification of Liability - Intrivative option 1. Liability - Intriv			Other PERO Motramont	Guior FE to moramon	outer 12 to monument
130 Original date of issuance of yesterment   Liability - fair value option   Dated					
11 Original date of issuance / Settlement Dated					
13 Pergental or dated Dated 2-Mar-2025 2-Mar-2023 2-Mar-2025 2-Mar-2023 2-Mar-2025 2-Mar					·
13 Original maturity date / Final maturity					
Subsequent call date, contingent call dates and Optional call date, contingent call dates and Optional call date, contingent call dates and Page on each March and September 22, commencing September 23, commencing September 24, commencing September 25, commencing September 26, commencing September 26, commencing September 27, commencing September 28, commencing September 28, commencing September 28, commencing September 28, commencing September 29, commencing Septem					29-Mar-2025
At par on 22-Mar-2023  At par on 24-Mar-2023	-				
At par on 22-Mar-2023  At par on 24-Mar-2023					
At par on 22-Mar-2023  At par on 24-Mar-2023					
At par on 22-Mar-2023  At par on 24-Mar-2023					
At par on each March and September 22, commencing March 22, 2003 up to and March 29, 2023 up to and September 24, commencing March 22, 2023 up to and March 29, 2023 up to and September 24, commencing March 22, 2023 up to and March 29, 2023 up to and Sexcluding the maturity date excluding the exc					
September 22, commencing March 22, 2023 up to and excluding the maturity date excluding the maturity and excluding the maturity date excluding	15	redemption amount / Initial maturity	At par on 22-Mar-2023	At par on 24-Mar-2023	At par on 29-Mar-2023
September 22, commencing March 22, 2023 up to and excluding the maturity date excluding the maturity and excluding the maturity date excluding					
September 22, commencing March 22, 2023 up to and excluding the maturity date excluding the maturity and excluding the maturity date excluding					
September 22, commencing March 22, 2023 up to and excluding the maturity date excluding the maturity and excluding the maturity date excluding					
September 22, commencing March 22, 2023 up to and excluding the maturity date excluding the maturity and excluding the maturity date excluding					
September 22, commencing March 22, 2023 up to and excluding the maturity date excluding the maturity and excluding the maturity date excluding					
September 22, commencing March 22, 2023 up to and excluding the maturity date excluding the maturity and excluding the maturity date excluding					
September 22, commencing March 22, 2023 up to and excluding the maturity date excluding the maturity and excluding the maturity date excluding					
September 22, commencing March 22, 2023 up to and excluding the maturity date excluding the maturity and excluding the maturity date excluding			At par on each March and	At par on each March and	At par on each March and
Subsequent call dates, if applicable   excluding the maturity date   excluding the maturity date				· ·	
Coupons/dividends   Fixed					
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Cupon rate and any related index 2.65%-2.85% 3.00%-3.50% 3.00%-3.50% 3.00%-3.50% 3.00%-3.50% 3.00%-3.50% 3.00%-3.50% 3.00%-3.50% 3.00%-3.50% No	16		excluding the maturity date	excluding the maturity date	excluding the maturity date
18	17	, ,	Fixed	Fixed	Fixed
19 Existence of a dividend stopper Fully discretionary, partially discretionary or Demandatory No Mandatory No					
Mandatory Mandatory Mandatory Mandatory  Existence of a step up or other incentive to redeem No		,			
Existence of a step up or other incentive to redeem		Fully discretionary, partially discretionary or			
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible (conversion trigger (s) N/A			·		
23 Convertible or non-convertible Non-converti					
If convertible, conversion trigger (s)					
25   If convertible, fully or partially					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  16 If convertible, specify instrument it converts into into into into into into into into				-	
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/		·			I .
If convertible, specify issuer of instrument it converts N/A	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts N/A	30	If convertible, specify instrument time convertible inte			
29 into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features No No No No 37 If yes, specify non-compliant features No N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	28				
Write-down feature	29	· · · · ·	N/A	N/A	N/A
If write-down, full or partial					
If temporary write-down, description 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 N					
If temporary write-down, description 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 N					-
34   down mechanism   Exemption from subordination	33				
Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No Prospectus / Base Shelf Prospectus / Short Form Prospectus  Pricing Supplement (if applicable)  Exemption from subordination  Pari pasu to Deposit Liabilities  No	34	, , , , , , , , , , , , , , , , , , , ,			
35   instrument type immediately senior to instrument)   Pari pasu to Deposit Liabilities   No   No   No   No   No   No   No   N			Exemption from subordination	Exemption from subordination	Exemption from subordination
35   instrument type immediately senior to instrument)   Pari pasu to Deposit Liabilities   No   No   No   No   No   No   No   N					
36 Non-compliant transitioned features No			D-1	Davi 4- D	David a court of David and Court of Court
37 If yes, specify non-compliant features N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)				· · · · · ·	·
Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	<u> </u>	, . , . ,			
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)					
		Supplement to Base Shelf Prospectus (if applicable)			
Final Terms - CUSIP: 06368DS21 Final Terms - CUSIP: 06368DT38 Final Terms - CUSIP: 06368DT79		Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06368DS21	Final Terms - CUSIP: 06368DT38	Final Terms - CUSIP: 06368DT79

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000007777	000000705	00000001100
2	for private placement)	06368DT87	06368DT95	06368DU28
		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			
Ja	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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	Other TLAC instrument	N/A Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Institution	Other TEACHISHUMENT
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.401	USD 0.15	
10	Accounting classification  Original data of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	Dated 31-Mar-2022	31-Mar-2022 Dated	31-Mar-2022 Dated
13	Original maturity date / Final maturity	31-Mar-2025	31-Mar-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 31-Mar-2023	At par on 31-Mar-2023	At par on 31-Mar-2023
		At par on each March 31 and	At par on each March 31 and	At par on each March 31 and
		September 30, commencing	September 30, commencing	September 30, commencing
16	Subsequent call dates, if applicable	March 31, 2023 up to and excluding the maturity date	March 31, 2023 up to and excluding the maturity date	March 31, 2023 up to and excluding the maturity date
-10	Coupons/dividends	exercises are materily date	one-rading the materity date	onordaing the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		3.00%-3.10%	3.20%-4.00%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A N/A	N/A 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			
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No No	No	No
31	If write-down, write-down trigger (s)	-	-	-
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	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 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
- 3/				
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
-				
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368DT87	Final Terms - CUSIP: 06368DT95	Final Terms - CUSIP: 06368DU28
. — —				

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DU44	06368DU51	06368DU69
		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			
Ju	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 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other FE to mottament	Carlot 12 to moramone	Carlot 12 to motivation
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.355	1.517	0.06
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 31-Mar-2022	Liability - fair value option 1-Apr-2022	Liability - fair value option 1-Apr-2022
12	Perpetual or dated	Dated 31-Mar-2022	Dated 1-Apr-2022	Dated
13	Original maturity date / Final maturity	31-Mar-2027	1-Apr-2025	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At now on 24 May 2022	At now on 1 Any 2022	At not on 4 Apr 2022
15	redemption amount / Initial maturity	At par on 31-Mar-2023	At par on 1-Apr-2023	At par on 1-Apr-2023
		At par on each March 31 and		At par on each April and October
		September 30, commencing March 31, 2023 up to and	1, commencing April 1, 2023 up to and excluding the maturity	1, commencing April 1, 2023 up to and excluding the maturity
16	Subsequent call dates, if applicable	excluding the maturity date	date	date
	Coupons/dividends	5		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.10%-4.00%		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If any and the same of the sam			
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	Dari populto Denesit Lietalisie	Pari page to Deposit Links	Pori popu to Deposit Listalisis
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 / Base Sneit Prospectus / Snort Form			
	•			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368DU44	Final Terms - CUSIP: 06368DU51	Final Terms - CUSIP: 06368DU69

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DU85	06368DV50	06368DY40
		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			
Ju	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 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Cirie 12 to instrainent	Other 12 to instrument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.1	0.91	1.252
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 6-Apr-2022	Liability - fair value option 8-Apr-2022	Liability - fair value option 13-Apr-2022
11 12	Perpetual or dated	Dated 6-Apr-2022	Dated 8-Apr-2022	Dated 13-Apr-2022
13	Original maturity date / Final maturity	6-Apr-2026		13-Apr-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A4 = == == 0 A== 0000	A4 0 A 0000	A4 40 A 0000
15	redemption amount / Initial maturity	At par on 6-Apr-2023	At par on 8-Apr-2023	At par on 13-Apr-2023
		At par on each April and October		At par on each April and October
		6, commencing April 6, 2023 up	8, commencing April 8, 2023 up	13, commencing April 13, 2023
16	Subsequent call dates, if applicable	to and excluding the maturity date	to and excluding the maturity date	up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.50%-4.10%		3.70%-4.50%
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 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate			
	ii convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If convertible, mandatory or optional conversion			
27	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into			
28	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
	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into			
28 29	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
28 29 30 31 32	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	N/A	N/A	N/A N/A
28 29 30 31	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A N/A
28 29 30 31 32	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary 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 No
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify	N/A No Exemption from subordination	N/A No Exemption from subordination	N/A No Exemption from subordination
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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  No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	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 No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A

3 3 3a 4 5 6	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)  Regulatory treatment  Transitional Basel III rules  Post-transitional Basel III rules  Eligible at solo/group/group&solo  Instrument type	Included in TLAC not included in regulatory capital BMO  06368DZ80  Province of Ontario and the laws of Canada applicable therein  Contractual N/A	Province of Ontario and the laws of Canada applicable therein	Included in TLAC not included in regulatory capital  BMO  06368GHU4  Province of Ontario and the laws of Canada applicable therein
3 3 3a 4 5 6 7 8 9 10 11 12 13	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)  Regulatory treatment  Transitional Basel III rules  Post-transitional Basel III rules  Eligible at solo/group/group&solo	Province of Ontario and the laws of Canada applicable therein  Contractual	06368DZ98  Province of Ontario and the laws of Canada applicable therein	06368GHU4 Province of Ontario and the laws
3 3a 4 5 6 7 8 9 10 11 12 13	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)  Regulatory treatment  Transitional Basel III rules  Post-transitional Basel III rules  Eligible at solo/group/group&solo	Province of Ontario and the laws of Canada applicable therein  Contractual	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws
3a (1) (1) (1) (2) (3) (4) (5) (6) (7) (7) (8) (9) (10) (11) (12) (13) (13)	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**  Transitional Basel III rules  **Post-transitional Basel III rules  **Eligible at solo/group/group&solo**	of Canada applicable therein  Contractual  N/A	of Canada applicable therein	
3a (1) (1) (1) (2) (3) (4) (5) (6) (7) (7) (8) (9) (10) (11) (12) (13) (13)	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**  Transitional Basel III rules  **Post-transitional Basel III rules  **Eligible at solo/group/group&solo**	of Canada applicable therein  Contractual  N/A	of Canada applicable therein	
4 5 6 7 8 9 10 11 12 13	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)  **Regulatory treatment**  Transitional Basel III rules  **Post-transitional Basel III rules**  Eligible at solo/group/group&solo	N/A		
4 5 6 7 8 9 10 11 12 13	Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	Contractual	Contractual
5 6 7 8 9 10 11 12 13	Post-transitional Basel III rules Eligible at solo/group/group&solo			
8 9 10 11 12 13	Eligible at solo/group/group&solo		N/A	N/A
7 8 9 10 11 12 13		N/A	N/A	N/A
8 9 10 11 12 13		N/A	N/A	N/A
9 10 11 12 13	Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 10 11 12 13	millions, as of most recent reporting date)	N/A	N/A	N/A
10 11 12 13	Par value of instrument	2.367	USD 2.35	
11 12 13	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
13	Original date of issuance / Settlement	29-Apr-2022	·	11-Feb-2022
	Perpetual or dated	Dated	Dated	Dated
14	Original maturity date / Final maturity	29-Apr-2027	29-Apr-2025	11-Feb-2027
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 <u>ı</u>	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
	Coupons/dividends			
17	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 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			
	into	N/A	N/A	N/A
30		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	Every substitution	Everation from subserile star	Everation from subserile star
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35 i	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
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
	Pricing Supplement (if applicable)			

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GHX8	06368GJP3	06368GJW8
2	Coverning levels) of the instrument	Province of Ontario and the laws	Province of Ontario and the laws of Canada applicable therein	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	oi Cariada applicable triefelii	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 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
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 5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 14-Feb-2022	Liability - fair value option 18-Feb-2022	Liability - fair value option 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
45	Optional call date, contingent call dates and	At par an 14 Nay 2022	At nor on 18 Aug 2022	N/A
15	redemption amount / Initial maturity	At par on 14-Nov-2022	At par on 18-Aug-2023	IN/A
		At par on each February, May,		
		August, and November 14,	At par on each February and	
		commencing November 14, 2022	August 18, commencing August	
		up to and excluding the maturity	18, 2023 up to and excluding the	
16	Subsequent call dates, if applicable  Coupons/dividends	date	maturity date	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to Floating
18	Coupon rate and any related index	1.50%-2.15%		
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  Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  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	Pari pagu ta Danasit Linkillisin	Pori populto Deposit Lieleille	Pori popu to Deposit Lielellais
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			
		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: 06368GHX8	Final Terms - CUSIP: 06368GJP3	Final Terms - CUSIP: 06368GJW8

	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	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368GK71	06368GK89	06368GM95
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 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	Culci 12 to instrument	Other 12 to manament	Other 12/to monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Feb-2022		17-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Feb-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 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
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%		2.00%-3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mondoton	Mandatory
20	mandatory  Evictorica of a ston up or other incentive to redoom	Mandatory No	Mandatory 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	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			<u> </u>
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
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: 06368GK71	Final Terms - CUSIP: 06368GK89	Final Terms - CUSIP: 06368GM9

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GNQ6	06368GNS2	06368GNT0
		D : (O : III I	D : (0 : 14 1	5
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	USD 4	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		14-Apr-2022
12	Perpetual or dated	Dated	Dated 4.4 Apr 2025	Dated 4.4 Apr 2007
13 14	Original maturity date / Final maturity	7-Apr-2032 Yes	14-Apr-2025 Yes	14-Apr-2027 Yes
14	Issuer call subject to prior supervisory approval	100	100	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 7-Apr-2024	At par on 14-Oct-2022	At par on 14-Apr-2023
	reactification amounts, initial materity			
			At par on each January, April,	
		At par on each January, April,	July, and October 14,	At par on each April and October
		July, and October 7, commencing		14, commencing April 14, 2023
4.0	Coharant all datas if and limbs	April 7, 2024 up to and excluding	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable  Coupons/dividends	the maturity date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.00%	3.40%	3.75%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	No Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
28	If convertible, specify instrument type convertible into			
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 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
3/	, , , , , , , , , , , , , , , , , , , ,	1971	1971	1971
	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
				respected Supplement
1	Pricing Supplement (if applicable)			
l				
	, , , , , , , , , , , , , , , , , , ,	Final Terms - CUSIP: 06368GNQ	Final Terms - CUSIP: 06368GNS2	Final Terms - CUSIP: 06368GNT

1 2 f	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	Included in TLAC not included in regulatory capital BMO 06368GNV5 Province of Ontario and the laws	Included in TLAC not included in regulatory capital BMO 06368GNW3	Included in TLAC not included in regulatory capital
2 f	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	BMO 06368GNV5	ВМО	ВМО
2 f	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	06368GNV5		
3 3a (i 4 5 6	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13		06368GNW3	
3a (i i 4 5	Means by which enforceability requirement of Section 13	Province of Ontario and the laws		06368GPT8
3a (i i 4 5	Means by which enforceability requirement of Section 13		Province of Ontario and the laws	Province of Ontario and the laws
4 5 6		of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
5 6	instruments governed by foreign law)	Contractual	Contractual	Contractual
5 6	Regulatory treatment	NI/A	NI/A	N1/0
6	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
	Eligible at solo/group/group&solo	N/A	N/A	N/A
,	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TEAC Instrument	Other TEAC Instrument
8 1	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 15		USD 8
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	20-Apr-2022 Dated
12	Perpetual or dated	Dated 21 Mar 2027	Dated 21 Mar 2025	
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	31-Mar-2027 Yes	31-Mar-2025 Yes	20-Apr-2026 Yes
	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Mar-2024	At par on 31-Mar-2023	At par on 20-Apr-2023
16	Subsequent call dates, if applicable	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	At par on each April and October 20, commencing April 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	3.75%	3.50%	3.65%
19		No	No	No
	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		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
	Position in subordination hierarchy in liquidation (specify			
35 i	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
ı	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
9	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
F	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368GNV5	Final Terms - CUSIP: 06368GNW	Final Terms - CUSIP: 06368GPT

TATE HILL THE	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GQN0	06368GQZ3	06368GQE0
		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			
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			
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 3	N/A USD 4	N/A USD 5.883
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
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Apr-2027	28-Apr-2027	29-Apr-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 28-Oct-2022	At par on 28-Oct-2022	At par on 29-Apr-2023
		At par on each April and October	At par on each April and October	At par on each January, April,
ĺ		28, commencing October 28,	28, commencing October 28,	July and October 29,
1.0	Color course cell datas if annihable	2022 up to and excluding the	2022 up to and excluding the	commencing April 29, 2023 up to
16	Subsequent call dates, if applicable			
16	Subsequent call dates, if applicable  Coupons/dividends  Fixed or floating dividend/coupon	2022 up to and excluding the	2022 up to and excluding the	commencing April 29, 2023 up to
	Coupons/dividends	2022 up to and excluding the maturity date	2022 up to and excluding the maturity date	commencing April 29, 2023 up to and excluding the maturity date  Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2022 up to and excluding the maturity date Fixed	2022 up to and excluding the maturity date	commencing April 29, 2023 up to and excluding the maturity date  Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2022 up to and excluding the maturity date  Fixed  3.80%	2022 up to and excluding the maturity date  Fixed  4.10%	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2022 up to and excluding the maturity date  Fixed  No  Mandatory	2022 up to and excluding the maturity date  Fixed  No  Mandatory	commencing April 29, 2023 up to and excluding the maturity date  Fixed  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	2022 up to and excluding the maturity date  Fixed  3.80%	2022 up to and excluding the maturity date  Fixed  4.10%	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%
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	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	2022 up to and excluding the maturity date  Fixed 4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  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	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  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	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  MTN Prospectus	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  MTN Prospectus	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	2022 up to and excluding the maturity date  Fixed  3.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	2022 up to and excluding the maturity date  Fixed  4.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  MTN Prospectus	commencing April 29, 2023 up to and excluding the maturity date  Fixed  3.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/

(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	ВМО
2	for private placement)	06368D2C7	06368D2K9	06368D2V5
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			
1	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	10	USD 50	6.042
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-May-2022	9-May-2022	13-May-2022
12	Perpetual or dated	Dated 2 May 2027	Dated 0 May 2025	Dated 13 May 2027
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	2-May-2027 Yes	9-May-2025 Yes	13-May-2027 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	45048	At par on 9-Aug-2022	At par on 13-May-2023
16	Subsequent call dates, if applicable	Each May and November 2, commencing May 2, 2023 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	At par on each May and November 13, commencing May 13, 2023 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	Zero Coupon, 4.21%	4.00%-4.50%	4.00%-5.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
<u> </u>	If temporary write-down, description of write-			
	down mechanism	Everytion from subardination	Evomption from subardination	Evomption from subordination
34d	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
1	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: 06368D2C7	Final Terms - CUSIP: 06368D2K9	Final Terms - CUSIP: 06368D2V5

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000000000000000000000000000000000000000	00000000000	00000000
2	for private placement)	06368D2W3	06368D2Y9	06368D3D4
		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			
30	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	Carlot FE to moramone	Guior FE to moramon	Guidi TE to motament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.732		
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 13-May-2022	Liability - fair value option 18-May-2022	Liability - fair value option 20-May-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-May-2027	18-May-2027	20-May-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	40.14	40.14	
15	redemption amount / Initial maturity	At par on 13-May-2023	At par on 18-May-2023	At par on 20-May-2023
		At par on each May and	At par on each May and	At par on each May and
		November 13, commencing May 13, 2023 up to and excluding the	November 18, commencing May 18, 2023 up to and excluding the	November 20, commencing May 20, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	,	,	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.15%-5.00%		
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If any addition of the second			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Pari populto Deposit Lietalisie	Pori popu to Deposit Listalisis	Pori popu to Deposit Listalisis
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 / Base Sneit Prospectus / Snort Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368D2W3	Final Terms - CUSIP: 06368D2Y9	Final Terms - CUSIP: 06368D3D4

WEIII FEE	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000000000	000000000	000000
2	for private placement)	06368D3E2	06368D3F9	06368D4N1
		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	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	100		1.445
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-May-2022 Dated	25-May-2022 Dated	20-Jun-2022 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	25-May-2026		20-Jun-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	7.55			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 25-Aug-2022	At par on 25-Aug-2022	At par on 20-Jun-2023
		At par on each May and	At par on each May and	At par on each June and
		nt par on oach may and	The pair officacit inlay affa	At par on each Julie and
		November 25, commencing	November 25, commencing	December 20, commencing June
16	Cubesquart cell dates if applicable	November 25, commencing August 25, 2022 up to and	November 25, commencing August 25, 2022 up to and	December 20, commencing June 20, 2023 up to and excluding the
16	Subsequent call dates, if applicable	November 25, commencing	November 25, commencing	December 20, commencing June
16	Subsequent call dates, if applicable  Coupons/dividends  Fixed or floating dividend/coupon	November 25, commencing August 25, 2022 up to and	November 25, commencing August 25, 2022 up to and	December 20, commencing June 20, 2023 up to and excluding the
	Coupons/dividends	November 25, commencing August 25, 2022 up to and excluding the maturity date	November 25, commencing August 25, 2022 up to and excluding the maturity date	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed	November 25, commencing August 25, 2022 up to and excluding the maturity date Fixed	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60% No	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed 4.30%-4.60% No	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed 4.50%-5.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60% No  Mandatory	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  Mandatory	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  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	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60% No	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed 4.30%-4.60% No	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed 4.50%-5.00%  No
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60% No  Mandatory No Cumulative Non-convertible	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  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)	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60% No  Mandatory No  Cumulative Non-convertible N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed 4.30%-4.60% No  Mandatory No Cumulative Non-convertible N/A N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed 4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed 4.50%-5.00%  No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed 4.30%-4.60% No  Mandatory No Cumulative Non-convertible N/A N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed 4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed 4.50%-5.00%  No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  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 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  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 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory No  Cumulative N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type 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	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory No  Cumulative N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory No  Cumulative N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	November 25, commencing August 25, 2022 up to and excluding the maturity date  Fixed  4.30%-4.60%  No  Mandatory No  Cumulative N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	December 20, commencing June 20, 2023 up to and excluding the maturity date  Fixed  4.50%-5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368D4P6	06368D4Q4	06368D4R2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.834	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	16-Jun-2022	16-Jun-2022
12	Perpetual or dated	Dated	Dated 46 Jun 2027	Dated 46 Jun 2027
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	20-Jun-2027 Yes	16-Jun-2027 Yes	16-Jun-2027 Yes
14	issuer can subject to prior supervisory approval	100	100	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 20-Jun-2023	At par on 16-Jun-2023	At par on 16-Jun-2023
			l.,	
		At par on each June and December 20, commencing June	At par on each June and December 16, commencing June	At par on each June and December 16, commencing June
		20, 2023 up to and excluding the	16, 2023 up to and excluding the	16, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
47	Coupons/dividends	Pine d	Fired	Triangle
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 4.30%-5.00%	Fixed 4.30%-4.75%	Fixed 4.10%-4.50%
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  Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non convertible	Cumulative Non convertible
23	If convertible, conversion trigger (s)	N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
26	If convertible one of the transport			
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 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
- 57	, , , , , , , , , , , , , , , , , , , ,	1.47.		
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368D4P6	Final Terms - CUSIP: 06368D4Q4	Final Terms - CUSIP: 06368D4R2

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06368GRY5	06368GUQ8	06368GV38
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 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
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEXO Instrument	Cirici 12 to instrainent	Other TEXO monument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 21.022	USD 18.394	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-May-2022	16-Jun-2022	14-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-May-2027	16-Dec-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 13-Nov-2022	At par on 16-Mar-2023	At par on 14-Jun-2023
		At par on each February, May, August and November 13, commencing November 13, 2022	At par on each March, June, September and December 16, commencing March 16, 2023 up	At par on each June and December 14, commencing June
16	Subsequent call dates, if applicable	up to and excluding the maturity date	to and excluding the maturity date	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	4.150%	4.00%	4.15%
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			
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
	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 Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368GRY5	Final Terms - CUSIP: 06368GUQ	Final Terms - CUSIP: 06368GV3

	tures Of Regulatory Capital Instruments			
(\$ million	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	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000001/00	0000001/00	000000
2	for private placement)	06368GVC8	06368GVD6	06368GVX2
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 5		
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	15-Jun-2022 Dated	15-Jun-2022 Dated	30-Jun-2022 Dated
13	Original maturity date / Final maturity	15-Jun-2029	15-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 15-Dec-2022	At par on 15-Dec-2022	At par on 30-Jun-2023
16	Subsequent call dates, if applicable	At par on each June and December 15, commencing December 15, 2022 up to and excluding the maturity date	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
- 10	Coupons/dividends	excidently the materity date		and oxordaing the matanty date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.50%	4.00%	5.00%
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  Noncumulative or cumulative	No Cumulative	No Cumulative	No 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	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No No	No
31	If write-down, write-down trigger (s)	· ·	1	1
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism	Evenentian form subs. P. C.	Everentian forms with 10 10	Evamption forms with 12 C
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	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
		титти г тоэрестиз эпрртептент	ти т гозресца эпрртентент	ти г гозресца эпрртептепт
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368GVC8	Final Terms - CUSIP: 06368GVD6	Final Terms - CUSIP: 06368GVX2

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GWF0	06368GWJ2	06368GWK9
		Danida a af Ontaria and the laws	Description of Outside and the Laure	Desiring of Outside and the level
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	N/A	N/A	N/A
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument		USD 9.816	USD 54
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	15-Jul-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Dec-2024	13-Jul-2028	15-Jul-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 30-Sep-2022	At par on 13-Jul-2023	At par on 15-Jul-2023
	,	.,		
		At par on each March, June,		
		September and December 30,	At par on each January, April,	At par on each January, April,
		commencing September 30,	July and October 13,	July and October 15,
4.5	Coharant all datas if and limbs	2022 up to and excluding the	commencing July 13, 2023 up to and excluding the maturity date	commencing July 15, 2023 up to and excluding the maturity date
16	Subsequent call dates, if applicable  Coupons/dividends	maturity date	and excluding the maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	5.000%	4.500%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory  Evictorica of a ston up or other incentive to redoom	Mandatory	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	No 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 instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	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 37	Non-compliant transitioned features	No N/A	No N/A	No N/A
3/	If yes, specify non-compliant features	IN/A	19/73	19/7
	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
		mint i rospectus oupplement	mina i rospectus Supplement	mint i rospectus Supplement
	Pricing Supplement (if applicable)			
Ī	l	Final Terms - CUSIP: 06368GWF	Final Terms - CUSIP: 06368GWJ	Final Terms - CUSIP: 06368GWK
		Tillal Tellilla Occil . 00000CVVI	Tillar Tollillo CCCII . CCCCCCTTC	Tillal Telling Oddii . 000000VII

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GXJ1	06368GY43	06368D7B4
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 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 21	N/A USD 3	N/A
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Jul-2022	29-Jul-2022	2-Aug-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Jul-2025	29-Jul-2027	2-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 29-Jul-2023	At par on 2-Aug-2023
		At par on each January, April,	At par on each January, April,	At par on each February and
16	Subsequent call dates, if applicable	July and October 29, commencing July 29, 2023 up to and excluding the maturity date	July and October 29, commencing July 29, 2023 up to and excluding the maturity date	August 2, commencing Aug 2, 2023 up to and excluding the maturity date
16	Coupons/dividends	and excluding the maturity date	and excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.500%	4.875%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory
20 21	mandatory  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
21	ii convertible, mandatory or optional conversion	IN/A	IN/A	IN/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			
33	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
	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: 06368GXJ1	Final Terms - CUSIP: 06368GY43	Final Terms - CUSIP: 06368D7B

/A :II:	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368D7X6	06368D7Y4	06368D8L1
	for private placement)	06366D7X6	06366D/14	00300D6L1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	NI/A
8 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 0.655	N/A USD 0.7	N/A 0.035
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Aug-2022	12-Aug-2022	19-Aug-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Aug-2025	12-Aug-2025	19-Aug-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At non on 42 Aug 2022	At not on 42 Aug 2022	At now on 10 Ave 2022
15	redemption amount / Initial maturity	At par on 12-Aug-2023	At par on 12-Aug-2023	At par on 19-Aug-2023
		At par on each February and	At par on each February and	At par on each February and
		August 12, commencing Aug 12,	August 12, commencing Aug 12,	August 19, commencing Aug 19,
		2022 up to and avaluation the	1	
1		2023 up to and excluding the	2023 up to and excluding the	2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	2023 up to and excluding the maturity date	2023 up to and excluding the maturity date
	Coupons/dividends	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	maturity date Fixed	maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date	maturity date	maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed 4.150%	maturity date Fixed 4.250%	maturity date Fixed 4.650%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 4.150% No Mandatory	maturity date Fixed 4.250% No Mandatory	maturity date Fixed 4.650% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	maturity date  Fixed 4.150%  No  Mandatory  No	maturity date  Fixed 4.250%  No  Mandatory  No	maturity date Fixed 4.650% No Mandatory No
17 18 19 20 21 22	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative	maturity date  Fixed 4.250%  No  Mandatory  No  Cumulative	maturity date Fixed 4.650% No Mandatory No Cumulative
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	maturity date  Fixed 4.150%  No  Mandatory  No	maturity date  Fixed 4.250%  No  Mandatory  No	maturity date Fixed 4.650% No Mandatory No
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	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible	maturity date  Fixed 4.250% No  Mandatory No Cumulative Non-convertible	maturity date  Fixed 4.650%  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) If convertible, fully or partially If convertible, conversion rate	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date Fixed 4.250% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 4.650% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	maturity date Fixed 4.250% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 4.650% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date Fixed 4.250% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 4.650% 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	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date Fixed 4.250% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 4.650% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 4.650%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date Fixed 4.250% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 4.650% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 4.650%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 4.650%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 4.650%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 4.650%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed 4.650%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 4.650%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	maturity date  Fixed 4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed 4.650%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date  Fixed  4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	maturity date  Fixed  4.650%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date  Fixed  4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed  4.250%  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	maturity date  Fixed  4.650%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date  Fixed  4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	maturity date  Fixed  4.650%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date  Fixed  4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed  4.250%  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	maturity date  Fixed  4.650%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tribe-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date  Fixed  4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed  4.250%  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	maturity date  Fixed  4.650%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	maturity date  Fixed  4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed  4.250%  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	maturity date  Fixed  4.650%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	maturity date  Fixed  4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed  4.250%  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	maturity date  Fixed  4.650%  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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 343	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	maturity date  Fixed  4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed  4.250%  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	maturity date  Fixed 4.650%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	maturity date  Fixed  4.150%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	maturity date  Fixed  4.250%  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	maturity date  Fixed  4.650%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368D8S6	06368D8T4	06368GYW1
		5		
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 0.125	USD 0.698	USD 18
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Sep-2022	2-Sep-2022 Dated	12-Aug-2022 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 2-Sep-2025		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	issue. can subject to prior supervisory approval		1.55	1.55
4.5	Optional call date, contingent call dates and	At nor on 2 Con 2022	At par an 2 Cap 2022	At nor on 12 Ech 2022
15	redemption amount / Initial maturity	At par on 2-Sep-2023	At par on 2-Sep-2023	At par on 12-Feb-2023
		At par on each March and	At par on each March and	At par on each February, May,
		Santambar 2 commanding San	Santambar 2 commanding San	August and November 12
		September 2, commencing Sep	September 2, commencing Sep	August and November 12,
16	Subsequent call dates, if applicable	2, 2023 up to and excluding the	2, 2023 up to and excluding the	commencing Feb 12, 2023 up to
16	Subsequent call dates, if applicable  Coupons/dividends			
16 17		2, 2023 up to and excluding the	2, 2023 up to and excluding the	commencing Feb 12, 2023 up to
	Coupons/dividends	2, 2023 up to and excluding the maturity date	2, 2023 up to and excluding the maturity date	commencing Feb 12, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2, 2023 up to and excluding the maturity date  Fixed	2, 2023 up to and excluding the maturity date	commencing Feb 12, 2023 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	2, 2023 up to and excluding the maturity date  Fixed  4.250%	2, 2023 up to and excluding the maturity date  Fixed  4.400%	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2, 2023 up to and excluding the maturity date  Fixed 4.250%  No  Mandatory	2, 2023 up to and excluding the maturity date  Fixed  4.400%  Mandatory	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  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	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  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	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  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	2, 2023 up to and excluding the maturity date  Fixed  4.250% No  Mandatory No Cumulative Non-convertible	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  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)	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  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	2, 2023 up to and excluding the maturity date  Fixed 4.250% No  Mandatory No Cumulative Non-convertible N/A N/A	2, 2023 up to and excluding the maturity date  Fixed 4.400% No  Mandatory No  Cumulative Non-convertible N/A N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed 4.000%  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	2, 2023 up to and excluding the maturity date  Fixed 4.250% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed 4.000%  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	2, 2023 up to and excluding the maturity date  Fixed 4.250% No  Mandatory No Cumulative Non-convertible N/A N/A	2, 2023 up to and excluding the maturity date  Fixed 4.400% No  Mandatory No  Cumulative Non-convertible N/A N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed 4.000%  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	2, 2023 up to and excluding the maturity date  Fixed 4.250% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed 4.000%  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	2, 2023 up to and excluding the maturity date  Fixed 4.250% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed 4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into	2, 2023 up to and excluding the maturity date  Fixed  4.250% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	2, 2023 up to and excluding the maturity date  Fixed  4.250% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	2, 2023 up to and excluding the maturity date  Fixed  4.250% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	2, 2023 up to and excluding the maturity date  Fixed  4.250% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	2, 2023 up to and excluding the maturity date  Fixed  4.250% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2, 2023 up to and excluding the maturity date  Fixed  4.250% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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, 2023 up to and excluding the maturity date  Fixed 4.250% 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	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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, 2023 up to and excluding the maturity date  Fixed 4.250% 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	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	2, 2023 up to and excluding the maturity date  Fixed  4.250%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	2, 2023 up to and excluding the maturity date  Fixed  4.400%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 12, 2023 up to and excluding the maturity date  Fixed  4.000%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Individud in TLAC not included in	Induded in TLAC not included in	Induded in TLAC not included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GZW0	06368LAZ9	06368LBA3
		D	D : (O : : !!! !	D : (O : III I
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		or Cariada applicable tricrem	or Cariada applicable tricrem	or Carrada applicable tricrem
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
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 40	0.66	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Aug-2022	23-Sep-2022	22-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Aug-2032		22-Sep-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 18-Aug-2027	At par on 23-Sep-2023	At par on 22-Sep-2023
			At par on each March and	At par on each March and
		At par on each August 18,	September 23, commencing Sep	September 22, commencing Sep
16	Subsequent call dates, if applicable	commencing Aug 18, 2027 up to and excluding the maturity date	23, 2023 up to and excluding the maturity date	22, 2023 up to and excluding the maturity date
16	Coupons/dividends	and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.420%	4.80%	5.02%
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  If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	·			
28	If convertible, specify instrument type convertible into			
	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, full or partial  If write-down, permanent or temporary			
- 55	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 N/A	No N/A	No N/A
37	If yes, specify non-compliant features	IN/A	IN/A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus		
	Complement to Dage Chalf Durant to 115 and 115			
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
]				
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368GZW	Final Terms - CUSIP: 06368LAZ9	Final Terms - CUSIP: 06368LBA3

3 Governing I  Means by v  3a of the TLAC instruments  Regulatory  4 Transitic  5 Post-tra  6 Eligible  7 Instrum  Amount rec  8 millions, as c  9 Par value o  10 Accounting  11 Original dat  12 Perpetual o  13 Original  14 Issuer call s	law(s) of the instrument which enforceability requirement of Section 13 Term Sheet is achieved (for other TLAC-eligible is governed by foreign law) treatment onal Basel III rules ansitional Basel III rules ansitional Basel III rules district type cognised in regulatory capital (Currency in of most recent reporting date) of instrument g classification tee of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval	Included in TLAC not included in regulatory capital BMO  06374V2B1  Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 2  Liability - fair value option  31-Aug-2022  Dated  31-Aug-2027  Yes  At par on 31-Aug-2023	Dated	Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 13.981  Liability - fair value option  2-Sep-2022  Dated
3 Governing I Means by v of the TLAC instruments Regulatory 4 Transitic 5 Post-tra 6 Eligible 7 Instrum Amount rec 8 millions, as c 9 Par value o 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call s	law(s) of the instrument which enforceability requirement of Section 13 Term Sheet is achieved (for other TLAC-eligible is governed by foreign law) treatment onal Basel III rules ansitional Basel III rules at solo/group/group&solo ment type cognised in regulatory capital (Currency in of most recent reporting date) of instrument g classification te of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval	Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 2  Liability - fair value option  31-Aug-2022  Dated  31-Aug-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 10  Liability - fair value option  18-Aug-2022  Dated	Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 13.981  Liability - fair value option  2-Sep-2022  Dated  2-Sep-2025
3 Governing I  Means by v of the TLAC instruments Regulatory 4 Transitic 5 Post-tra 6 Eligible 7 Instrum Amount rec 8 millions, as c 9 Par value o 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call s	law(s) of the instrument which enforceability requirement of Section 13 Term Sheet is achieved (for other TLAC-eligible is governed by foreign law) treatment onal Basel III rules ansitional Basel III rules at solo/group/group&solo ment type cognised in regulatory capital (Currency in of most recent reporting date) of instrument g classification te of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval	Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 2  Liability - fair value option  31-Aug-2022  Dated  31-Aug-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 10  Liability - fair value option  18-Aug-2022  Dated	Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 13.981  Liability - fair value option  2-Sep-2022  Dated  2-Sep-2025
3 Governing Means by wof the TLAC instruments Regulatory 4 Transitic 5 Post-tra 6 Eligible 7 Instrum Amount rec 8 millions, as c 9 Par value of 10 Accounting 11 Original dat 12 Perpetual of 13 Original 14 Issuer call s	law(s) of the instrument which enforceability requirement of Section 13 Term Sheet is achieved (for other TLAC-eligible of special section 13) Term Sheet is achieved (for other TLAC-eligible of special section 13) Term Sheet is achieved (for other TLAC-eligible of special section 13) The treatment of special section	Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 2  Liability - fair value option  31-Aug-2022  Dated  31-Aug-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 10  Liability - fair value option  18-Aug-2022  Dated	Province of Ontario and the laws of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 13.981  Liability - fair value option  2-Sep-2022  Dated  2-Sep-2025
Means by wo of the TLAC instruments  Regulatory 4 Transitic 5 Post-tra 6 Eligible 7 Instrum Amount rec 8 millions, as c 9 Par value o 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call s	which enforceability requirement of Section 13 Term Sheet is achieved (for other TLAC-eligible governed by foreign law) I treatment Onal Basel III rules ansitional Basel III rules ant solo/group/group&solo tent type cognised in regulatory capital (Currency in of most recent reporting date) of instrument g classification te of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval al call date, contingent call dates and	of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 2  Liability - fair value option  31-Aug-2022  Dated  31-Aug-2027  Yes	of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 10  Liability - fair value option  18-Aug-2022  Dated  18-Aug-2025	of Canada applicable therein  Contractual  N/A  N/A  N/A  Other TLAC instrument  N/A  USD 13.981  Liability - fair value option  2-Sep-2022  Dated  2-Sep-2025
3a of the TLAC instruments  Regulatory  4 Transitic  5 Post-tra  6 Eligible  7 Instrum  Amount rec  8 millions, as c  9 Par value o  10 Accounting  11 Original dat  12 Perpetual o  13 Original  14 Issuer call s	Term Sheet is achieved (for other TLAC-eligible is governed by foreign law)  **treatment**  onal Basel III rules ansitional Basel III rules at solo/group/group&solo tent type cognised in regulatory capital (Currency in of most recent reporting date)  of instrument g classification te of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval  al call date, contingent call dates and	N/A N/A N/A Other TLAC instrument  N/A USD 2 Liability - fair value option 31-Aug-2022 Dated 31-Aug-2027 Yes	N/A N/A N/A Other TLAC instrument  N/A USD 10 Liability - fair value option  18-Aug-2022 Dated  18-Aug-2025	N/A N/A N/A Other TLAC instrument  N/A USD 13.981 Liability - fair value option 2-Sep-2022 Dated 2-Sep-2025
Regulatory 4 Transitic 5 Post-tra 6 Eligible 7 Instrum Amount rec 8 millions, as c 9 Par value o 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call s	itreatment conal Basel III rules ansitional Basel III rules at solo/group/group&solo lent type cognised in regulatory capital (Currency in of most recent reporting date) of instrument g classification te of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval al call date, contingent call dates and	N/A N/A N/A Other TLAC instrument  N/A USD 2 Liability - fair value option 31-Aug-2022 Dated 31-Aug-2027 Yes	N/A N/A N/A Other TLAC instrument  N/A USD 10 Liability - fair value option  18-Aug-2022 Dated  18-Aug-2025	N/A N/A N/A Other TLAC instrument  N/A USD 13.981 Liability - fair value option 2-Sep-2022 Dated 2-Sep-2025
4 Transitic 5 Post-tra 6 Eligible 7 Instrum Amount rec 8 millions, as c 9 Par value o 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call s	onal Basel III rules ansitional Basel III rules at solo/group/group&solo ment type cognised in regulatory capital (Currency in of most recent reporting date) of instrument g classification te of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval al call date, contingent call dates and	N/A N/A Other TLAC instrument  N/A USD 2 Liability - fair value option 31-Aug-2022 Dated 31-Aug-2027 Yes	N/A N/A Other TLAC instrument  N/A USD 10 Liability - fair value option  18-Aug-2022 Dated  18-Aug-2025	N/A N/A Other TLAC instrument  N/A USD 13.981 Liability - fair value option 2-Sep-2022 Dated 2-Sep-2025
6 Eligible 7 Instrum Amount rec 8 millions, as c 9 Par value o 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call s	ansitional Basel III rules at solo/group/group&solo nent type cognised in regulatory capital (Currency in of most recent reporting date) of instrument g classification te of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval al call date, contingent call dates and	N/A N/A Other TLAC instrument  N/A USD 2 Liability - fair value option 31-Aug-2022 Dated 31-Aug-2027 Yes	N/A N/A Other TLAC instrument  N/A USD 10 Liability - fair value option  18-Aug-2022 Dated  18-Aug-2025	N/A N/A Other TLAC instrument  N/A USD 13.981 Liability - fair value option 2-Sep-2022 Dated 2-Sep-2025
7 Instrum     Amount rec     8 millions, as c     9 Par value o     10 Accounting     11 Original dat     12 Perpetual o     13 Original     14 Issuer call s	nent type cognised in regulatory capital (Currency in of most recent reporting date) of instrument g classification tee of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval	Other TLAC instrument  N/A  USD 2  Liability - fair value option  31-Aug-2022  Dated  31-Aug-2027  Yes	Other TLAC instrument  N/A  USD 10  Liability - fair value option  18-Aug-2022  Dated  18-Aug-2025	Other TLAC instrument  N/A  USD 13.981  Liability - fair value option  2-Sep-2022  Dated  2-Sep-2025
Amount recomillons, as of a millions, as of a mi	cognised in regulatory capital (Currency in of most recent reporting date)  of instrument glassification tee of issuance / Settlement or dated  I maturity date / Final maturity subject to prior supervisory approval	N/A USD 2 Liability - fair value option 31-Aug-2022 Dated 31-Aug-2027 Yes	N/A USD 10 Liability - fair value option 18-Aug-2022 Dated 18-Aug-2025	N/A USD 13.981 Liability - fair value option 2-Sep-2022 Dated 2-Sep-2025
8 millions, as of 9 Par value of 10 Accounting 11 Original dat 12 Perpetual of 13 Original 14 Issuer call s	of most recent reporting date) of instrument g classification te of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval	USD 2 Liability - fair value option 31-Aug-2022 Dated 31-Aug-2027 Yes	USD 10 Liability - fair value option 18-Aug-2022 Dated 18-Aug-2025	USD 13.981 Liability - fair value option 2-Sep-2022 Dated 2-Sep-2025
9 Par value o 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call s Optiona	of instrument g classification te of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval	USD 2 Liability - fair value option 31-Aug-2022 Dated 31-Aug-2027 Yes	USD 10 Liability - fair value option 18-Aug-2022 Dated 18-Aug-2025	USD 13.981 Liability - fair value option 2-Sep-2022 Dated 2-Sep-2025
10 Accounting 11 Original dat 12 Perpetual of 13 Original 14 Issuer call s Optiona	g classification te of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval	Liability - fair value option 31-Aug-2022 Dated 31-Aug-2027 Yes	Liability - fair value option 18-Aug-2022 Dated 18-Aug-2025	Liability - fair value option 2-Sep-2022 Dated 2-Sep-2025
11 Original dat 12 Perpetual o 13 Original 14 Issuer call s Optiona	te of issuance / Settlement or dated I maturity date / Final maturity subject to prior supervisory approval al call date, contingent call dates and	31-Aug-2022 Dated 31-Aug-2027 Yes	18-Aug-2022 Dated 18-Aug-2025	2-Sep-2022 Dated 2-Sep-2025
12 Perpetual of 13 Original 14 Issuer call s	or dated  I maturity date / Final maturity subject to prior supervisory approval  al call date, contingent call dates and	Dated 31-Aug-2027 Yes	Dated 18-Aug-2025	Dated 2-Sep-2025
13 Original 14 Issuer call s Optiona	I maturity date / Final maturity subject to prior supervisory approval al call date, contingent call dates and	31-Aug-2027 Yes	18-Aug-2025	2-Sep-2025
14 Issuer call s Optiona	subject to prior supervisory approval al call date, contingent call dates and	Yes	Ü	·
Optiona	al call date, contingent call dates and			
		7 K par on 0 1 7 kg 2020	At par on 18-Feb-2023	At par on 2-Jun-2023
16 Subsequ	uent 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/di	lividends			
	r floating dividend/coupon	Fixed	Fixed	Fixed
	rate and any related index	4.50%		
	ce of a dividend stopper scretionary, partially discretionary or	No	No	No
20 mandatory		Mandatory	Mandatory	Mandatory
		No	No	No
	nulative or cumulative	Cumulative	Cumulative	Cumulative
	e or non-convertible	Non-convertible	Non-convertible	Non-convertible
	ertible, conversion trigger (s)	N/A	N/A	N/A
	ertible, fully or partially	N/A	N/A	N/A
	ertible, conversion rate	N/A	N/A	N/A
	ertible, mandatory or optional conversion	N/A	N/A	N/A
	ertible, specify instrument type convertible into ertible, specify issuer of instrument it converts			
29 into		N/A	N/A	N/A
30 Write-down		No	No	No
	-down, write-down trigger (s)			
	-down, full or partial			ļ
	-down, permanent or temporary			<u> </u>
	mporary write-down, description of write-			
34 down mecha		Evenentian form subs. P. C.	Examplian form with 12 C	Evamention forces such as a
34a Type of subc	ordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
Position in	subordination hierarchy in liquidation (specify			
	type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	liant transitioned features	No	No	No
	ify non-compliant features  / Base Shelf Prospectus / Short Form	N/A	N/A	N/A
Prospectus		MTN Prospectus	MTN Prospectus	MTN Prospectus
l l	t to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
Supplement				

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374V4R4	06374V4W3	06374V5V4
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	NI/A	NI/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 24.696	N/A USD 5	N/A USD 36.591
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Sep-2022	19-Sep-2022	30-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Sep-2027	19-Sep-2025	30-Sep-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 21-Sep-2023	At par on 19-Mar-2023	At par on 30-Mar-2023
	reactification amounts, initial materity			
		At par on each March and	At par on each March and	At par on each March, June,
		September 21, commencing Sep	September 19, commencing Mar	September and December 30,
16	Subsequent call dates, if applicable	21, 2023 up to and excluding the maturity date	19, 2023 up to and excluding the maturity date	commencing Mar 30, 2023 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	and excideing the materity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	4.75%	5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mondaton	Mandatan	Mondaton
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  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	David a court of the court of t	Dari	Designation Designation
35	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 37	If yes, specify non-compliant features	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,		1-2	
	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
Ì	Drising Counterpart (if applicable)			
ĺ	Pricing Supplement (if applicable)			
	Pricing Supplement (II applicable)	Final Terms - CUSIP: 06374V4R4	Final Terms - CUSIP: 06374V4W3	Final Terms - CUSIP: 06374V5V4

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374V6P6	06368LCK0	06368LCT1
		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			
Su	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	Carlot 12 to moramone	Carlot 12 to moramone	outer 12 to monament
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	2	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 30-Sep-2022	Liability - fair value option 1-Nov-2022	Liability - fair value option 1-Nov-2022
12	Perpetual or dated	Dated 30-Sep-2022	Dated	Dated
13	Original maturity date / Final maturity	30-Sep-2027	1-Nov-2027	1-Nov-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At not on 20 Con 2022	At non on 4 Nov. 2022	At non on 4 Nov. 2022
15	redemption amount / Initial maturity	At par on 30-Sep-2023	At par on 1-Nov-2023	At par on 1-Nov-2023
		At par on each March and	At par on each May and	At par on each May and
		September 30, commencing Sep 30, 2023 up to and excluding the	November 1, commencing Nov 1, 2023 up to and excluding the	November 1, commencing Nov 1, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.25% No	No 5.78%	5.60%-6.20% No
19	Fully discretionary, partially discretionary or	INO .	INO	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
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
30	If convertible one sife instrument to a second the second to the second			
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
эr	Position in subordination hierarchy in liquidation (specify	Pari pagu to Donocit Lightilities	Pari pasu to Deposit Liabilities	Pari pagu to Donosit Lighilition
35 36	instrument type immediately senior to instrument)  Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	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 / Base Shell Prospectus / Short Pormi	MTN December		
	• 1	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06374V6P6	Final Terms - CUSIP: 06368LCK0	Final Terms - CUSIP: 06368LCT1

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LCX2	06368LDB9	06368LDC7
		Description of Outside and the laws	Description of Outputs and the James	Description of October 2 and the laws
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	N/A	N/A	N/A
9	millions, as of most recent reporting date)  Par value of instrument		USD 6.7	USD 1.17
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Nov-2022	2-Nov-2022	2-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Nov-2027	2-Nov-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 1-Nov-2023	At par on 2-Nov-2023	At par on 2-Nov-2023
		At par on each May and	At par on each May and	At par on each May and
		November 1, commencing Nov 1,	November 2, commencing Nov 2,	November 2, commencing Nov 2
		2023 up to and excluding the	2023 up to and excluding the	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	5.45%-6.00%	6.00%	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No Cumulative	No Cumulative
22	Noncumulative or cumulative  Convertible or non-convertible	Cumulative 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
	16 constable on 16 to 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			
34	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J-7a	Type of Suborumunon	=	=ompaon nom ouborumation	
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
<u> </u>		Final Terms - CUSIP: 06368LCX2	Final Terms - CUSIP: 06368LDB9	Final Terms - CUSIP: 06368LDC

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LDH6	06368LDJ2	06368LDK9
		Description of Outside and the laws	Description of Outputs and the James	Description of October 2 and the laws
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	NI/A	NI/A	NI/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 0.2	N/A USD 2.2	N/A 0.53
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	8-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	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 8-Nov-2023	At par on 8-Nov-2023	At par on 8-Nov-2023
15	redemption amount / initial maturity	At par 011 8-1100-2023	At par on 8-1100-2023	At par on 6-110V-2023
		At par on each May and	At par on each May and	At par on each May and
		November 8, commencing Nov 8,	November 8, commencing Nov 8,	November 8, commencing Nov 8
		2023 up to and excluding the	2023 up to and excluding the	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	5.50%-5.60%	5.25%-5.50%	5.45%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory  Existence of a ston up or other incentive to redoom	Mandatory	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	No 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 instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  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 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
3/	, , , , , , , , , , , , , , , , , , , ,	19/73	19/73	IVA
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368LDH6	Final Terms - CUSIP: 06368LDJ2	Final Terms - CUSIP: 06368LDK

According law(s) of the instrument   Of Canada applicable therein   Of Canada applicable to Canada applicable to Ontractual   Ontractua		tures Of Regulatory Capital Instruments			
Supplement of the control of the c	(\$ millions	s except as noted)			
Supplement of the control of the c			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
Contraction (section)					
province of contract places of the instrument of Clanards applicable therein of Clanards appl	1		ВМО	ВМО	ВМО
Supervisor and the laws of Consider tion and the laws of Considera		, , , , , , , , , , , , , , , , , , , ,	000001 D1 7	200001 5145	22221 722
3 Governing level, of the instrument of Section 18 3 of the TLAC From Section Is actived (fire other TLAC eligible instruments of section 18 4 (Septembry Presented) 4 (Septembry Presented) 5 (Septembry Presented) 6 (Septembry Presented) 7 (Septembry Presented) 8 (Septem	2	for private placement)	06368LDL7	06368LDM5	06368LDS2
3 Governing level, of the instrument of Section 18 3 of the TLAC From Section Is actived (fire other TLAC eligible instruments of section 18 4 (Septembry Presented) 4 (Septembry Presented) 5 (Septembry Presented) 6 (Septembry Presented) 7 (Septembry Presented) 8 (Septem					
Mars by which enforcement of section 13 of the TLAC instruments governed by foreign law)  Application of the TLAC instrument governed by foreign law)  Application of the TLAC instrument of the TLAC instrument of the TLAC instrument of the TLAC instrument power of the TLAC instrument of the TLAC in					Province of Ontario and the laws
the HAC form Shorts is achieved for other LAC cligable assuments governed by free governed governed by free	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
metururens genement by foreign law)  Regulatory retreated  4 Transistand Steel III rules  NA NA NA NA  8 Provides of the state of the s	22	, ,			
Regulatory increment 4 Transitional Basel II rules 5 Prof. transitional Basel II rules 6 I siglish or soligraps/graphs/solo 7 Instrument type 7 Instrument type 8 Instrument type 9 Par value of instrument 9 Par value of instrument 9 Par value of instrument 10 Other TLAC instrument 9 Par value of instrument 11 Original date of instrument 12 Original date of instrument 13 Original date of instrument 14 Original date of instrument 15 Original date of instrument 16 Original date of instrument 17 Original date of instrument 18 New 2022 18 New 2022 19 New 2022 10 New 202	Ja	·	Contractual	Contractual	Contractual
Post transitional Real Influides		, , ,	- Communication	- Communication	
6 Elipide at tool-group/group/scolo 7 Instrument type 6 Amount recegnised in regulatory capital (currency in 8 Amount recegnised in regulatory capital (currency in 9 Par value of instrument value of instrument 9 Par value of i	4		N/A	N/A	N/A
An unstrument type Amount recognised in regulated cycapital (currency in Brillions, as of most recept reporting date) NA An unstrument NA An NA N					
At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organization amount / initial maturity  At par on each Mary and November 15. Organiz				-	
8. millions, as of most recent reporting date) NA 0.50 NN	/		Other TEAC Institution	Other TEAC Instrument	Other TEAC Instrument
10   Accounting dissification   Liability - fair value option   Perpetual or dated	8		N/A	N/A	N/A
11.1 Original data of dated of Dated Oated		Par value of instrument			0.345
Perpetual or dated			·		· '
Organia maturity date / First maturity					1
Subsequent call date, contingent call dates and Optional call dates, if applicable   At par on 8-Nov-2023		'			
Optional call date, contingent call dates and celemption amount / Initial maturity  At par on 8-Nov-2023  At par on 8-Nov-2023  At par on 17-Nov-2023  At par on 18-November 15, part on 15-November	-				1
At par on 8-Nov-2023 48533 At par on 17-Nov-2023  At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and devoluting the maturity date 4853 At par on each May and solvember 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4850 up to and excluding the maturity date 4		For the Approximation			
At par on 8-Nov-2023 48533 At par on 17-Nov-2023  At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and devoluting the maturity date 4853 At par on each May and solvember 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4850 up to and excluding the maturity date 4					
At par on 8-Nov-2023 48533 At par on 17-Nov-2023  At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and devoluting the maturity date 4853 At par on each May and solvember 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4853 At par on each May and November 15, 2032 up to and excluding the maturity date 4850 up to and excluding the maturity date 4					
At par on each May and November 15, 2003 commencing Nov 8, 2023 up to and excluding the maturity date up to and excluding the maturity date up to and excluding the maturity date.  17 Fixed or floating dividend/coupon Fixed 5.30% 2ero Coupon, 5.35% 5.25%-7.00% Method for partial of the coupon of		Optional call date, contingent call dates and			
November 15, 2023 November 17, commencing November 15, 2023 November 17, 2023 November 15, 2023 Novemb	15	redemption amount / Initial maturity	At par on 8-Nov-2023	48533	At par on 17-Nov-2023
November 15, 2023 November 17, commencing November 15, 2023 November 17, 2023 November 15, 2023 Novemb					
November 15, 2023 November 17, commencing November 15, 2023 November 17, 2023 November 15, 2023 Novemb					
November 15, 2023 November 17, commencing November 15, 2023 November 17, 2023 November 15, 2023 Novemb					
November 15, 2023 November 17, commencing November 15, 2023 November 17, 2023 November 15, 2023 Novemb					
November 15, 2023 November 17, commencing November 15, 2023 November 17, 2023 November 15, 2023 Novemb					
November 15, 2023 November 17, commencing November 15, 2023 November 17, 2023 November 15, 2023 Novemb					
November 15, 2023 November 17, commencing November 15, 2023 November 17, 2023 November 15, 2023 Novemb					
November 15, 2023 November 17, commencing November 15, 2023 November 17, 2023 November 15, 2023 Novemb			At par on each May and	Fach May and November 15	At par on each May and
Subsequent call dates, if applicable   maturity date   date.   maturity date					
Coupons/dividends   Fixed			-		17, 2023 up to and excluding the
Fixed or floating dividend/coupon	16		maturity date	date.	maturity date
18 Coupon rate and any related index 19 Existence of a dividend stopper No N	17		Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandator					
Mandatory   Mandatory   Mandatory   Mandatory	19	Existence of a dividend stopper	No	No	No
Existence of a step up or other incentive to redeem   No		Fully discretionary, partially discretionary or			
22   Noncumulative or cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Non-convertible   Non-c					
23 Convertible or non-convertible Non-converti					1
If convertible, conversion trigger (s)	-				
25 If convertible, fully or partially 26 If convertible, conversion rate N/A					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  N/A N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s)  32 If write-down, permanent or temporary If temporary write-down mechanism  33 If write-down, description of write-down mechanism  Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No N		If convertible, fully or partially			
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A		·			
If convertible, specify issuer of instrument it converts 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  34 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features NO NO NO NO  37 If yes, specify non-compliant features N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	27	ार convertible, mandatory or optional conversion	IN/A	IN/A	IN/A
If convertible, specify issuer of instrument it converts N/A N/A N/A  30 Write-down feature NO NO NO  31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  34 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features NO NO NO NO  37 If yes, specify non-compliant features N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	28	If convertible, specify instrument type convertible into			
29   into   N/A   N/A   N/A   N/A   N/A   N/A     30   Write-down feature   No   No   No   No     31   If write-down, write-down trigger (s)					
If write-down, write-down trigger (s)	29	into			
If write-down, permanent or temporary  If temporary write-down, description of write- down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus  Pricing Supplement (if applicable)  If write-down, permanent or temporary  If temporary write-down, description of write- down mechanism  Exemption from subordination  Pari pasu to Deposit Liabilities  Pari pasu to Deposit Lia	-		No	No	No
If temporary write-down, description 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus  Pricing Supplement (if applicable)  Exemption from subordination	-				
If temporary write-down, description of write- down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No					+
34   down mechanism   Exemption from subordination	- 55				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities	34	, , , , , , , , , , , , , , , , , , , ,			
35   instrument type immediately senior to instrument)   Pari pasu to Deposit Liabilities   No   No   No   No   No   No   No   N	34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35   instrument type immediately senior to instrument)   Pari pasu to Deposit Liabilities   No   No   No   No   No   No   No   N		Dockton in authoridination biography ( ) ( ) ( ) ( )			
36 Non-compliant transitioned features No	35		Pari nasu to Denosit Liabilities	Pari pasu to Deposit Liabilities	Pari nasu to Denosit Liabilities
37 If yes, specify non-compliant features N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)				· · · · · ·	·
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)		Prospectus / Base Shelf Prospectus / Short Form			
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)		•			+
		Supplement to Base Shelf Prospectus (if applicable)			
Final Terms - CUSIP: 06368LDL7 Final Terms - CUSIP: 06368LDM5 Final Terms - CUSIP: 06368LDS		Pricing Supplement (if applicable)			
	<u> </u>		Final Terms - CUSIP: 06368LDL7	Final Terms - CUSIP: 06368LDM5	Final Terms - CUSIP: 06368LDS2

	atures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06368LDT0	06368LDY9	06368LEJ1
	7			
2	Coverning law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	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	or Carrada applicable triefelli	or Carrada applicable trieren	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	NI	11/0	<b>N</b> (0
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
8 9	millions, as of most recent reporting date)  Par value of instrument	N/A 2	N/A 0.4	N/A 0.15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Nov-2022	18-Nov-2022	1-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Nov-2028		1-Dec-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 15-Nov-2023	At par on 18-Nov-2023	At par on 1-Dec-2023
	, , , , , , , , , , , , , , , , , , , ,	·		
		At par on each May and November 15, commencing Nov	At par on each May and November 18, commencing Nov	At par on each June and December 1,
		15, 2023 up to and excluding the	18, 2023 up to and excluding the	commencing Dec 1, 2023 up to and
16	Subsequent call dates, if applicable	maturity date	maturity date	excluding the maturity date
	Coupons/dividends			-
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 6.01%	Fixed 5.70%	Fixed 5.50%
19	Existence of a dividend stopper	No	No 5.70%	No 5.30%
	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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27				
	If convertible, mandatory or optional conversion	N/A	N/A	N/A
20		N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
28 29 30	If convertible, specify instrument type convertible into	N/A N/A No	N/A N/A No	N/A N/A No
29	If convertible, 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
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	N/A	N/A	N/A
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-	N/A	N/A	N/A
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A No	N/A No	N/A No
29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A No  Exemption from subordination	N/A No  Exemption from subordination	N/A No  Exemption from subordination
29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A

Province of Ontario and the laws of Canada applicable therein of Canada		tures Of Regulatory Capital Instruments			
Province of Change described (page 1995), 50%, or Broomberg Identified	(\$ millions	s except as noted)			
Province of Change described (page 1995), 50%, or Broomberg Identified			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
Through contractive (pg.1237, RM), or Bloomberg borntiery  for private processory  for the Contract processory  for the LNC form Series a delivered for other LNC-displote  sum-amenda processory  for the LNC form Series a delivered for other LNC-displote  sum-amenda processory  for the LNC form Series a delivered for other LNC-displote  sum-amenda processory  for the LNC form Series a delivered for other LNC-displote  sum-amenda processory  for the LNC form Series a delivered for other LNC-displote  sum-amenda processory  for the LNC form Series a delivered for other LNC-displote  sum-amenda processory  for the LNC form Series a delivered for other LNC-displote  sum-amenda processory  for the LNC form Series a delivered for other LNC-displote  sum-amenda processory  for the LNC form Series a delivered for other LNC-displote  sum-amenda processory  for the LNC form Series and the level of Contractual					
2 represent placement)	1	Issuer	BMO	ВМО	ВМО
2 Control pacify of the settement Province of Ortation and the laws of Contacts and Conta					
Secretary base) of the instrument of Scriot of 1 South Trans Secret is subjected for other ITAC rigidals instruments secretary to the TIAC instrument of Scriot of 1 South Trans Secretary to the South Secretary of 1 South Trans Secretary to Secretary to South Secretary Secretary to South Secretary Secr	2	for private placement)	06368LEK8	06368LFH4	06368LFR2
Secretary base) of the instrument of Scriot of 1 South Trans Secret is subjected for other ITAC rigidals instruments secretary to the TIAC instrument of Scriot of 1 South Trans Secretary to the South Secretary of 1 South Trans Secretary to Secretary to South Secretary Secretary to South Secretary Secr					
Marco by which refroscability requirement of Section 12 at of the TLAC (intermediate of the TLAC (intermediate) and the TLAC (intermediate) of the TLAC (int			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
test-ments to achieved for other ITAC-rigible instruments copied or processor and proc	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Processing power and by foreign top)   Contractual   Contractual   Contractual   Contractual   Regulatory territoris   Contractual   Contrac	20				
Repulsion protections about through the community of the	Sd	·	Contractual	Contractual	Contractual
Post-franctional Based Ill rivides   NA   NA   NA   NA   NA   NA   NA   N			- Communicación	- Communication	
6 Eliphie at sobjetrou/group/scolo 7 Instrument type 8 Amount recipied in regulatory cipital (currecy in all millions, as a for for effect regulatory cipital (currecy in all millions) and of the recipied pages) 9 7 Per value of instrument 9 1 Per value of instrument 10 Common interest in regulatory cipital (currecy in all millions) and interest in the current of the common interest in the current of the curr				-	-
7. Instrument type  Amount recognised in regulatory capital (currency in  B millions, as of most recent reporting date)  NA  Accountering dissiplication  Account					
A par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity date  At par on each June and December 1, commencing Dec 1, Copyring Vision amount / Initial maturity date  At par on each June and December 1, commencing Dec 1, Copyring Vision and excluding the maturity date  At par on each June and December 1, commencing Dec 1, Copyring Vision and excluding the maturity date  At par on each June and December 1, commencing Dec 1, Copyring Vision and excluding the maturity date  At par on each June and December 1, Commencing Dec 1, Copyring Vision and excluding the maturity date  At par on each June and December 1, Commencing Dec 1, Copyring Vision 1, Co				-	*
8 millions, as of most recent reporting date) NA SNA NN NN NNA 10 Accounting classification   Liability - fair value option			Other TEAC Institution	Other TEAC Institution	Other TEAC Instrument
10 Original date of issuance of Settlement Debtity - fair value option Liability - fair value option Liability - fair value option 1-0ec-2022 12-0ec-202 22-0ec-202 22-0ec-202 12-0ec-202 13-0ec-202 14-0ec-202 15-0ec-202 15-0ec-202 15-0ec-202 15-0ec-202 16-0ec-202 15-0ec-202 14-0ec-202 15-0ec-202 15-0ec-202 15-0ec-202 14-0ec-202 15-0ec-202 1	8		N/A	N/A	N/A
11 Original data of fassuare / Settlement Dated 1-Dec-2027 16-Dec-2025 22-Dec-202 12-Dec-2025 22-Dec-202 14-Dec-2025 12-Dec-2025 14-Dec-2025 14-					
Perpetual or dated   Dated   Dated   Dated   Dated   1-Dec-2027   16-Dec-2025   22-Dec-202		·	·	· · · · · · · · · · · · · · · · · · ·	
13 Original maturity date / Final maturity					
Subsequent call date, contingent call dates and Optional call dates, if applicable optional call da					
At par on 1-Dec-2023 At par on 16-Dec-2023 At par on 22-Dec-2023  At par on each June and December 1, commencing Dec 1, December 16, commencing Dec 16, 2023 up to and excluding the maturity date meturity date met					
At par on 1-Dec-2023 At par on 16-Dec-2023 At par on 22-Dec-2023  At par on each June and December 1, commencing Dec 1, December 16, commencing Dec 16, 2023 up to and excluding the maturity date meturity date met					
At par on 1-Dec-2023 At par on 16-Dec-2023 At par on 22-Dec-2023  At par on each June and December 1, commencing Dec 1, December 16, commencing Dec 16, 2023 up to and excluding the maturity date meturity date met					
At par on 1-Dec-2023 At par on 16-Dec-2023 At par on 22-Dec-2023  At par on each June and December 1, commencing Dec 1, December 16, commencing Dec 16, 2023 up to and excluding the maturity date meturity date met					
At par on each June and December 1, commencing Dec 1, 2023 by to and excluding the maturity date 16, 2023 by to and excluding the maturity date 17. Fixed or floating dividend/coupon Fixed 5.25% 5.15% 5.15% 7.25% 18. Coupon rate and say related index 5.25% 5.15% 5.15% 7.25% 19. Existence of a dividend stopper No.					
December 1, commencing Dec 1, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   17   18   19   19   19   19   19   19   19	15	redemption amount / Initial maturity	At par on 1-Dec-2023	At par on 16-Dec-2023	At par on 22-Dec-2023
December 1, commencing Dec 1, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   17   18   19   19   19   19   19   19   19					
December 1, commencing Dec 1, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   17   18   19   19   19   19   19   19   19					
December 1, commencing Dec 1, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   17   18   19   19   19   19   19   19   19					
December 1, commencing Dec 1, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   17   18   19   19   19   19   19   19   19					
December 1, commencing Dec 1, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   17   18   19   19   19   19   19   19   19					
December 1, commencing Dec 1, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   17   18   19   19   19   19   19   19   19					
December 1, commencing Dec 1, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   16, 2023 up to and excluding the maturity date   17   18   19   19   19   19   19   19   19					
Subsequent call dates, if applicable   maturity date   matur					
Subsequent call dates, it applicable   maturity date   maturity date   maturity date   Coupons/dividends   Fixed   F					
Coupons/dividends	16	Subsequent call dates, if applicable			N/A
18 Coupon rate and any related index 5.25% 5.15% 7.259  19 Existence of a dividend stopper No No No No No Fully discretionary or Fully discretionary, partially discretionary or Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No			, , , , , , , , , , , , , , , , , , , ,	,	
19					ū
Fully discretionary, partially discretionary or mandatory Mandator					
Mandatory   Mandatory   Mandatory   Mandatory	19		NO	NO	No
Existence of a step up or other incentive to redeem   No	20	, , , , , , , , , , , , , , , , , , , ,	Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Non-converti			,		·
If convertible, conversion trigger (s)	22				
25 If convertible, fully or partially 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 27 If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into N/A N/A N/A N/A N/A N/A N/A N/A 30 Write-down feature N/A					
26 If convertible, conversion rate N/A N/A N/A N/A N/A  27 If convertible, mandatory or optional conversion N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A  30 Write-down feature No					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  N/A N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s)  32 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  33 If write-down, description of write-down mechanism  34 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features No No No No  37 If yes, specify non-compliant features Ni/A Ni/A Ni/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
If convertible, specify issuer of instrument it converts into N/A		•			I .
If convertible, specify issuer of instrument it converts into N/A					
29 into N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 down mechanism 35 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  A No No No No  37 If yes, specify non-compliant features No N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Pricing Supplement (if applicable)  No No No No  Pricing Supplement (if applicable)	28				
Write-down feature	29		N/A	N/A	N/A
31					
If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  Non-compliant					
If temporary write-down, description of write-down mechanism  34 Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  If temporary write-down, description of write-down mechanism  Exemption from subordination  Pari pasu to Deposit Liabilities  Pari					
34   down mechanism   Exemption from subordination   Exempti	33				
Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N	34	, , , , , , , , , , , , , , , , , , , ,			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No N			Exemption from subordination	Exemption from subordination	Exemption from subordination
35   instrument type immediately senior to instrument)   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabil					
36 Non-compliant transitioned features No			Deduced D. W. C. C.	Ded area to D	Ded and to Describe
37 If yes, specify non-compliant features N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)				· · · · · ·	·
Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)			•		
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)	<u> </u>				
		Supplement to Base Shelf Prospectus (if applicable)			
Final Terms - CUSIP: 06368LEK8 Final Terms - CUSIP: 06368LFH4 Final Terms - CUSIP: 06368LFR		Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06368LEK8	Final Terms - CUSIP: 06368LFH4	Final Terms - CUSIP: 06368LFR2

3   Governing law(s) of the instrument   Of Canada applicable therein   On the Canada applicable therein   Ontractual   Canada applicable therein   Ontractual   N/A	Main Fea	tures Of Regulatory Capital Instruments			
Province of Change described (page 1955), 50%, or Broomberg Identified	(\$ millions	s except as noted)			
Province of Change described (page 1955), 50%, or Broomberg Identified			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
to five contents of pc 12.57, RM, or Bloomberg bornthary and possible process of the possible process					
2 Province placement	1		ВМО	BMO	ВМО
Subsequent call date, designated of the instruments of Section 13 (Cannot applicable harbon)  3 (Cannot applicable harbon)  4 (Cannot applicable harbon)  5 (Cannot applicable harbon)  5 (Cannot applicable harbon)  6 (Cannot applicable harbon)  6 (Cannot applicable harbon)  7 (Cannot applicable harbon)  7 (Cannot applicable harbon)  8 (Cannot applicable harbon)  9			000001 5115	000001 51/0	000001 514/4
Secentry Busy) of the instrument of Scriot of 1 Solidary International State of Internation	2	for private placement)	06368LFU5	06368LFV3	06368LFW1
Secentry Busy) of the instrument of Scriot of 1 Solidary International State of Internation					
Marco by which refroscability requirement of Section 13 of the TLAC from Section Service (From Section Service) for other TLAC eligible (From Section Service) for other TLAC eligible (From Section Service) (From Section Sectio					Province of Ontario and the laws
test-ments to acknowled for other LEAC-registed strategy accorded by free growth of the growth of the property	3		of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Regulary terrisont   Contractual   Contractual   Contractual   Contractual   Regulary terrisont   Contractual	22				
Regulatory freatment   NA	Ju	·	Contractual	Contractual	Contractual
Post-franctional Based Ill rivides   NA   NA   NA   NA   NA   NA   NA   N					
E Eliphie at sob/groun/group/scolo A Amount recognised in regulatory capital (currecy in Amount recognised in Amount r				1	-
7. Instrument type  Amount recognised in regulatory capital (currency in 8 millions, as of most recent reporting date) NA					
A par on each June and December 23, commencing Dec 23, 2023 up to and excluding the maturity date of comments of the foliage of the comments o				-	*
8 millions, as of most recent reporting date) NA NN			Other TEAC Institution	Other TEAC Instrument	Other TEAC Institution
10 Accounting classification   Liability - fair value option   23-Dec-2022   22-Dec-2022   22-Dec-	8		N/A	N/A	N/A
11 Original data of fassuare / Settlement 23-Dec-2022 23-Dec-2022 22-Dec-2023 21-Dec-2023 21-Dec-2023 21-Dec-2023 21-Dec-2023 23-Dec-2023 23-Dec-2023 23-Dec-2023 23-Dec-2023 23-Dec-2023 23-Dec-2023 24-Dec-2023 23-Dec-2023 24-Dec-2023					I .
Dated   Dated   Dated   Dated   Dated   Dated   Dated   Dated   Dated   23-Dec-2027   23-Dec-2029   22-Dec-2029		·	, ,	·	, ,
13 Original maturity date / Final maturity					
Optional call date, contingent call dates and  At par on each June and December 23, commencing Dec December 24, commencing Dec December 25, commencing Dec December 25, commencing Dec December 26, commencing Dec December 26, commencing Dec December 27, commencing Dec December 28, commencing Dec December 28, commencing Dec December 29, commencing Dec		-			
At par on 23-Dec-2023  At par on 24-Dec-2023					
At par on 23-Dec-2023  At par on 24-Dec-2023					
At par on 23-Dec-2023  At par on 24-Dec-2023					
At par on 23-Dec-2023  At par on 24-Dec-2023					
At par on each June and December 23, commencing Dec 23, 2023 up to and excluding the 28, 2023 up to					
December 23, commencing Dec 23, 2023 up to and excluding the maturity date maturity da	15	redemption amount / Initial maturity	At par on 23-Dec-2023	At par on 23-Dec-2023	At par on 22-Dec-2023
December 23, commencing Dec 23, 2023 up to and excluding the maturity date maturity da					
December 23, commencing Dec 23, 2023 up to and excluding the maturity date maturity da					
December 23, commencing Dec 23, 2023 up to and excluding the maturity date maturity da					
December 23, commencing Dec 23, 2023 up to and excluding the maturity date maturity da					
December 23, commencing Dec 23, 2023 up to and excluding the maturity date maturity da					
December 23, commencing Dec 23, 2023 up to and excluding the maturity date maturity da					
December 23, commencing Dec 23, 2023 up to and excluding the maturity date maturity da					
23, 2023 up to and excluding the maturity date maturity da			At par on each June and	At par on each June and	At par on each June and
Subsequent call dates, if applicable   maturity date   matur					December 22, commencing Dec
Coupons/dividends	16	Subsequent call dates if applicable	, ,		, ,
18 Coupon rate and any related index 5.45% 5.50% 5.25%-5.75% 19 Existence of a dividend stopper No	10		maturity date	maturity date	maturity date
19	17		Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandator					
Mandatory   Mandatory   Mandatory   Mandatory	19		No	No	No
Existence of a step up or other incentive to redeem	20	, , , , , , , , , , , , , , , , , , , ,	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partiall 33 If write-down, permanent or temporary 34 If specify instrument type convertible into 36 If write-down, description of write-down mechanism 37 If yer of subordination 38 If write-down, description of write-down mechanism 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant transitioned features 35 Supplement to Base Shelf Prospectus (if applicable) 36 Pricing Supplement (if applicable) 37 Pricing Supplement (if applicable) 38 VAA N/A N/A N/A N/A N/A 39 N/A N/A N/A 30 N/A N/A N/A 30 N/A N/A N/A 31 N/A N/A N/A 31 N/A N/A N/A 32 N/A N/A N/A 33 N/A N/A N/A 34 N/A N/A N/A 35 N/A N/A N/A N/A 36 N/A N/A N/A N/A 37 N/A N/A N/A N/A 38 N/A N/A N/A N/A 39 N/A N/A N/A N/A 39 N/A N/A N/A N/A 30 N/A				,	·
If convertible, conversion trigger (s)					
25 If convertible, fully or partially N/A					
26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A 30 Write-down feature No				1	
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  N/A N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s)  32 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  33 If write-down, description of write-down mechanism  34 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features No No No No  37 If yes, specify non-compliant features Ni/A Ni/A Ni/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A		· · · · · · · · · · · · · · · · · · ·			I .
If convertible, specify issuer of instrument it converts into N/A					
29 into N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 down mechanism 35 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  A No No No No  37 If yes, specify non-compliant features  No No No No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement (if applicable)  Picing Supplement (if applicable)	28				
Write-down feature	30		NI/A	N/A	N/A
31					
If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features No No If yes, specify non-compliant features  No			···	· ·-	
If temporary write-down, description of write-down mechanism  34 Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N					
34   down mechanism   Exemption from subordination   Exempti	33				
Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N	34	, , , , , , , , , , , , , , , , , , , ,			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No N			Exemption from subordination	Exemption from subordination	Exemption from subordination
35   instrument type immediately senior to instrument)   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabil			production of the second of th	The second second second	1
36 Non-compliant transitioned features No					
37 If yes, specify non-compliant features N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)				·	·
Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	31		1 1// 1	13/13	1 1// 1
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)	<u> </u>				
		Supplement to Base Shelf Prospectus (if applicable)			
Final Terms - CUSIP: 06368LFU5 Final Terms - CUSIP: 06368LFV3 Final Terms - CUSIP: 06368LFV4		Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06368LFU5	Final Terms - CUSIP: 06368LFV3	Final Terms - CUSIP: 06368LFW1

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 EVO	000001 EV/7	000001 574
2	for private placement)	06368LFX9	06368LFY7	06368LFZ4
2	Course in a local of the instrument	Province of Ontario and the laws	Province of Ontario and the laws	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	of Canada applicable therein	of Canada applicable therein	or Carrada applicable triefelii
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A USD 0.28	N/A	N/A
9	Par value of instrument  Accounting classification	Liability - fair value option	0.201 Liability - fair value option	0.01 Liability - fair value option
11	Original date of issuance / Settlement	22-Dec-2022	22-Dec-2022	22-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Dec-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 22-Dec-2023	At par on 22-Dec-2023	At par on 22-Dec-2023
	, , , , , , , , , , , , , , , , , , , ,	,	,	
		At par on each June and		
		December 22, commencing Dec	At par on each December 22,	At par on each December 22,
		22, 2023 up to and excluding the	commencing Dec 22, 2023 up to	commencing Dec 22, 2023 up to
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%-6.00%	5.30%	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
	convertible, manualory or optional conversion	19/73	19/71	19/73
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into Write down feature	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-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	rype of supordination	Exemption noin subordination	Exemption nom suborullation	Exemplion nom 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	IN/A	IV/A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSID: 062601 EVO	Final Terms - CUSID: 062601 EV7	Final Terms - CUSID: 063601 574
i		Final Terms - CUSIP: 06368LFX9	Final Terms - CUSIP: 06368LFY7	rinai Terms - CUSIP: 06368LFZ

(\$ million	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Included in TLAC not included in		
3 3a	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Included in TLAC not included in		
3 3a	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Illiciadea ill i LAC flot illiciadea ill	Included in TLAC not included in	Included in TLAC not included in
3 3a	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	regulatory capital	regulatory capital	regulatory capital
3 3a	1 ,	ВМО	BMO	ВМО
3 3a	tor private placement)	000001 03/0	000741/01/7	000747/07/07
3a		06368LGY6	06374VBV7	06374VBW5
3a		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
	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			
4	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	Contractual	Contractual	Contractual
	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 0.25	USD 15.343	USD 3.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Jan-2023	17-Nov-2022	15-Nov-2022
12	Perpetual or dated	Dated 13 Jan 2029	Dated 17 Nov 2026	Dated 15 Nov 2024
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	13-Jan-2028 Yes	17-Nov-2026 Yes	15-Nov-2024 Yes
14	issuer can subject to prior supervisory approval	100	1.00	1.00
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 13-Jan-2024	At par on 17-Nov-2023	At par on 15-May-2023
	reactification amount / initial material	, pan an aa a		, pa,
		A4	At any an analy Many and	At a sa sa sa sa Eshavana Mari
		At par on each January and July 13, commencing Jan 13, 2024 up	At par on each May and	At par on each February, May, August and November 15,
		to and excluding the maturity	17, 2023 up to and excluding the	commencing May 15, 2023 up to
16	Subsequent call dates, if applicable	date	maturity date	and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%-6.35%	6.00%	5.50%
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
	If convertible, fully or partially	N/A	N/A	N/A
25	l .e	N/A	N/A	N/A
26	If convertible, conversion rate	NI/A		
	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A	N/A	N/A
26 27	If convertible, mandatory or optional conversion	N/A		
26	•	N/A		
26 27	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	N/A		
26 27 28	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
26 27 28 29 30 31	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	N/A	N/A	N/A N/A
26 27 28 29 30 31 32	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	N/A	N/A	N/A N/A
26 27 28 29 30 31	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A N/A
26 27 28 29 30 31 32 33	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A N/A
26 27 28 29 30 31 32 33	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	N/A N/A No	N/A N/A No
26 27 28 29 30 31 32 33	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A N/A
26 27 28 29 30 31 32 33	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	N/A N/A No	N/A N/A No
26 27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No N/A	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A  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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A  N/A  N/O  Exemption from subordination  Pari pasu to Deposit Liabilities  NO  N/A  MTN Prospectus	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	N/A  N/A  N/O  Exemption from subordination  Pari pasu to Deposit Liabilities  NO  N/A  MTN Prospectus	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VBY1	06374VBZ8	06374VC20
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 USD 5	N/A USD 5.22	N/A USD 9
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Nov-2022	14-Nov-2022	30-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Nov-2025	14-Nov-2025	29-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 3-May-2023	At par on 14-May-2023	At par on 30-May-2023
16	Subsequent call dates, if applicable	At par on each May and November 3, commencing May 3, 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	At par on the last calendar day of February, May, August and November, commencing May 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	5.80%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	NA data	Mandatan	Mandatan
	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory 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	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	-		
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Type of Suporumation	Evernbrion nom ennoralismon	Everubrion norm annormation	Fyeuthriou nour annordingriou
	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	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: 06374VBY1	Final Terms - CUSIP: 06374VBZ8	Final Terms - CUSIP: 06374VC20

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VC38	06374VC46	06374VC53
		Dravings of Optonia and the laws	Drawings of Ontonio and the laws	Dravings of Ontorio and the laws
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			
8 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 42.25	N/A USD 8.157	N/A USD 14
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	25-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Nov-2027	30-Nov-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-Nov-2023	At par on 30-Nov-2023	At par on 25-May-2023
		At par on the last calendar day of February, May, August and November, commencing May 30, 2023 up to and excluding the	At par on each May and November 30, commencing Nov 30, 2023 up to and excluding the	At par on each May and November 25, commencing May 25, 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	6.00%		
19	Existence of a dividend stopper	No	No	No
	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  Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No No	No No	No No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
2.	If temporary write-down, description of write-			
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Type of Suborumation	Exemplion nom subordination	Exemption nom suborullation	Everibrion nom amonalitation
	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	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: 06374VC38	Final Terms - CUSIP: 06374VC46	Final Terms - CUSIP: 06374VC5

A Governing law(s) of the instrument of Crimation and the laws of Crimation application therein of Crimation application to Crimation application to Crimation application therein of Crimation application to Crimation app	Main Fea	tures Of Regulatory Capital Instruments			
1	(\$ million	s except as noted)			
1   Insure   Implement year   Implemen			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1 bisseer distributed (see Custing Ford) (see Contractional Contractiona					
try unique beautiful reg CLSPS, Silv, or Boomberg stendier  2 to rainvate placement)  3 covering basely of the instrument  4 Covering basely of the instrument  5 Covering basely of the instrument  5 Covering basely of the instrument  6 Canada applicable therein  6 Canada applicable therein  7 Canada applicable therein  7 Canada applicable therein  8 Contractual  Cont	1	Issuer	<u> </u>	<u> </u>	
At par on each March, June. September and December 1, 2003 per on 14-Dec-2022  At part on 16-Liver 1 generated index per on 14-Dec-2023  At par on 16-Jun-2023  At par on 18-Jun-2023					
Amount recognised in extracement of canada applicable therein of Canada applicable therein of the IAC Free Sheet is scheeced (for other IAC eligible instances) which enforceability requirement of Section 13  3 of the IAC Free Sheet is scheeced (for other IAC eligible instances) of the IAC Free Sheet is scheeced (for other IAC eligible instances) of the IAC Free Sheet is scheeced (for other IAC eligible instances) of the IAC Free Sheet is scheeced (for other IAC eligible in the IAC instances) of the IAC instances (for other IAC instances	2	, , , , , , , , , , , , , , , , , , , ,	06374VC79	06374VC95	06374VCA2
Secovering love) of the instrument of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of the TAC from Section as solvered for other LAC eligible instruments agreement by freeing level of the TAC from Section as a solver of the TAC from Section and the Canada applicable therein of the TAC from Section and the Canada applicable therein of the TAC from Section and the Canada applicable therein of the TAC from Section and the Canada applicable the section and the Canada applicable to continue the Canada applicable and the Canada applicab					
Secovering love) of the instrument of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada applicable therein of the TAC from Section as solvered for other LAC eligible instruments agreement by freeing level of the TAC from Section as a solver of the TAC from Section and the Canada applicable therein of the TAC from Section and the Canada applicable therein of the TAC from Section and the Canada applicable therein of the TAC from Section and the Canada applicable the section and the Canada applicable to continue the Canada applicable and the Canada applicab					
3 of the TACE of Section 15 of					Province of Ontario and the laws
39	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Instruments governed by foreign lavy  A Project presented by A NA N	2	, ,			
Regulatory Internetived 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Figlish at solvy group/group/scolo N/A 7 Instrument type Instrument progress Annour recogned in regulatory capital (Currency in Annour recogned in recogned in regulatory capital (Currency in Annour recogned in recogned in regulatory capital (Currency in Annour recogned in recogne	3a	·	0	0	On the stand
4 Transitional Basel Inrules NIA		, , ,	Contractual	Contractual	Contractual
5 Peart-transitional Basel III rules 6 Eights at solvighough group sku do 7 Minstrument type 8 millions, six of most treven reparting date) 9 Peart-tracegned in registrory capital (Currency in 8 millions, six of most treven reparting date) 10 According desainCation 11 According desainCation 11 According desainCation 12 According desainCation 13 According desainCation 14 According desainCation 15 According desainCation 16 According desainCation 16 According		<u> </u>	N/A	N/A	N/A
6 Eligible at solo/group/group/scolo 7 Instrument type Amount recognised in regulatory capital (currency in 8 millions, six of most recent regulatory capital (currency in 9 Per value of instrument 10 Accounting dealer/control 11 Accounting dealer/control 12 Perpotation of street 12 Perpotation of street 13 Organian absorbly date of the street 14 Dec 2022 13 Organian absorbly date of first instructiv 14 Dec 2022 14 Perpotation of street 15 Dec 2022 15 Perpotation of street 16 Dec 2022 16 Dec 2022 17 Instrument 18 Dec 2022 18 Dec 2022 19 Dec 2022 10 Dec				-	
7 Instrument type Amount recognised in regulatory capital (Currency in 8 millions, as of most recognised in regulatory capital (Currency in 8 millions, as of most recent reporting dates) 8 millions, as of most recent reporting dates in the provided of the provided in th					I .
8 millions, as of most secent reporting date) NA NA NA USD 9-4344 USD 9-437 USD 9-437 USD 9-74 Value option 1.0 Value option			Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9   Par value of instrument   USD 4.344   USD 9.437   USD 7   Liability - fair value option   Usability - fair value option   194		Amount recognised in regulatory capital (Currency in			
10	8	millions, as of most recent reporting date)			
19. Original date of issuance / Settlement Dated	9				
Dated   Date			· · · · · · · · · · · · · · · · · · ·	·	Liability - fair value option
13 Original maturity date / Final maturity 14 Issuer call subject to prior supervisory approval 15 Issuer call subject to prior supervisory approval 16 Issuer call subject to prior supervisory approval 17 Optional call date, contingent call dates and 18 redemption amount / Initial maturity 18 At par on 14-Dec-2023 19 At par on 16-Jun-2023 At par on 19-Jun-2023 At par on 1					19-Dec-2022
Optional call date, contingent call dates and  At par on 14-Dec-2023  At par on 16-Jun-2023					
Optional call date, contingent call dates and redemption amount / Initial maturity  At par on each March, June, September and December 14, commencing Dec 14, 2023 up to December 15, commencing Line Coupons/dividends and excluding the maturity date and excluding the first and excluding the maturity date and excluding the maturity date and excluding the first and excluding the firs					
At par on 14-Dec-2023 At par on 16-Jun-2023 At par on 19-Jun-2023  At par on 19-Jun-2023 At par on 19-Jun-2023  At par on 19-Jun-2023 At par on 19-Jun-2023 At par on 19-Jun-2023  At par on each June and December 14, commencing Dec 14, 2023 up to 16, 2023 up to 16, 2023 up to 16, 2023 up to 19, 2023 up to	14	issuer call subject to prior supervisory approval	res	res	res
At par on 14-Dec-2023 At par on 16-Jun-2023 At par on 19-Jun-2023  At par o					
At par on 14-Dec-2023 At par on 19-Jun-2023  At par on 19-Jun-2023 At par on 19-Jun-2023  A					
At par on 14-Dec-2023 At par on 16-Jun-2023 At par on 19-Jun-2023  At par o					
At par on each March, June, September and December 14, 2023 up to 16, 2023 up to 18, 2023 up to		Optional call date, contingent call dates and			
September and December 14, commencing Jun 16, 2023 up to and excluding the 19, 2023 up to and exclu	15	redemption amount / Initial maturity	At par on 14-Dec-2023	At par on 16-Jun-2023	At par on 19-Jun-2023
September and December 14, commencing Jun 16, 2023 up to and excluding the 19, 2023 up to and exclu					
September and December 14, commencing Jun 16, 2023 up to and excluding the 19, 2023 up to and exclu					
September and December 14, commencing Dec 14, 2023 up to 16, 2023 up to and excluding the 19, 2023 up to and excluding the naturity date and excluding the nat					
September and December 14, commencing Jun 16, 2023 up to and excluding the 19, 2023 up to and exclu					
September and December 14, commencing Jun 16, 2023 up to and excluding the naturity date and excluding the maturity date and excluding the fixed or partially and excluding the maturity date and excluding the fixed or partial and excluding the fixed or partial and excluding the fixed and exclud					
September and December 14, commencing Jun 16, 2023 up to and excluding the naturity date and excluding the maturity date and excluding the fixed or partially and excluding the maturity date and excluding the fixed or partial and excluding the fixed or partial and excluding the fixed and exclud					
September and December 14, commencing Dec 14, 2023 up to 16, 2023 up to and excluding the maturity date and excluding the maturity date maturi					
September and December 14, commencing Jun 16, 2023 up to and excluding the naturity date and excluding the maturity date and excluding the fixed or partially and excluding the maturity date and excluding the fixed or partial and excluding the fixed or partial and excluding the fixed and exclud					
September and December 14, commencing Jun 16, 2023 up to and excluding the 19, 2023 up to and exclu			At a sa sa sa sa b Masash I basa	A4	At a same a same book and
commencing Dec 14, 2023 up to and excluding the maturity date maturity d				•	1 -
Subsequent call dates, if applicable   and excluding the maturity date   maturity date					
Coupons/dividendes	16	Subsequent call dates if applicable			
17 Fixed or floating dividend/coupon Fixed 5.80% 5.40% 5.40% 19 Existence of a dividend stopper No	10		and oncidently acto	materity date	maturity data
18 Coupon rate and any related index 19 Existence of a dividend stopper No No No No No Fully discretionary, partially discretionary or mandatory mandatory 21 Existence of a step up or other incentive to redeem No No No No 22 Noncumulative or cumulative Non-convertible	17		Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory  21 Existence of a step up or other incentive to redeem No	18		5.80%	5.40%	5.50%
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory  21 Existence of a step up or other incentive to redeem No	19	· · · · · ·	No	No	
21 Existence of a step up or other incentive to redeem No					
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, conversion rate 28 If convertible, conversion rate 29 If convertible, conversion rate 29 If convertible, specify instrument type convertible into 20 If convertible, specify instrument type convertible into 21 If convertible, specify instrument type convertible into 22 If convertible, specify insure of instrument it converts 23 If convertible, specify insure of instrument it converts 24 If convertible, specify insure of instrument it converts 25 Into onvertible, specify insure of instrument it converts 26 Into onvertible, specify insure of instrument it converts 27 If write-down, write-down trigger (s) 38 If write-down, permanent or temporary 39 If write-down, permanent or temporary 30 If write-down, permanent or temporary 30 If write-down, permanent or temporary 31 If temporary write-down, description of write- 32 down mechanism 33 If ye of subordination 34 Type of subordination 35 If yes, specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No 38 If yes, specify non-compliant features 39 No 30 No 30 No 30 No 31 If yes, specify non-compliant features 30 No 31 No 32 No 33 No 34 No 35 No 36 Non-compliant transitioned features 36 No 37 No 38 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 38 No 38 No 39 No 39 No 39 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 35 No 36 No 37 No 38 No 38 No 38 No 39 No 39 No 39 No 30 No 3	20	mandatory	Mandatory	Mandatory	Mandatory
Convertible or non-convertible   Non-convertib	21	Existence of a step up or other incentive to redeem	No	No	No
24 If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts 30 Write-down feature No No No No No 31 If write-down, full or partial 33 If write-down, full or partial 33 If write-down, permanent or temporary 34 If write-down, description of write-down mechanism 35 Type of subordination Exemption from subordination Exemption from subordination 40 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 41 Pari pasu to Deposit Liabilities Pari pasu to Deposit	22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
25 If convertible, fully or partially N/A	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
26 If convertible, conversion rate N/A N/A N/A N/A N/A  27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  19 If convertible, specify issuer of instrument it converts into N/A	24	If convertible, conversion trigger (s)			
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 No  31 If write-down, write-down trigger (s)  32 If write-down, pull or partial 33 If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  34 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No No No No No  37 If yes, specify non-compliant features  No No No No No  Prospectus Base Shelf Prospectus / Short Form  Prospectus  MTN Prospectus Supplement					
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  NO  NO  NO  NO  If write-down, 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  NO  NO  NO  Pari pasu to Deposit Liabilities  NO  NO  NO  NO  NO  NO  NO  NO  NO  N		,			
If convertible, specify issuer of instrument it converts  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/					
29 into N/A N/A N/A N/A  30 Write-down feature No No No No 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  35 Type of subordination  4 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  37 Non-compliant transitioned features  38 Non-compliant features  39 Non-compliant features  30 Non-compliant features  31 Non-compliant features  32 Non-compliant features  33 Non-compliant features  34 Non-compliant features  35 Non-compliant features  36 Non-compliant features  37 Non-compliant features  38 Non-compliant features  39 Non-compliant features  40 Non-compliant features  41 Non-compliant features  42 Non-compliant features  43 Non-compliant features  44 Non-compliant features  45 Non-compliant features  46 Non-compliant features  47 Non-compliant features  48 Non-compliant features  49 Non-compliant features  40 Non-compliant features  40 Non-compliant features  41 Non-compliant features  42 Non-compliant features  43 Non-compliant features  44 Non-compliant features  45 Non-compliant features  46 Non-compliant features  47 Non-compliant features  48 Non-compliant features  49 Non-compliant features  40 Non-compliant features  40 Non-compliant features  41 Non-compliant features  42 Non-compliant features  43 Non-compliant features  44 Non-compliant features  45 Non-compliant features  46 Non-compliant features  47 Non-compliant features  48 Non-compliant features  49 Non-compliant features  40 Non-compliant features  40 Non-compliant features  40 Non-compliant features  40 Non-compliant features  41 Non-compliant features  42 Non-compliant features  43 Non-compliant features  44 Non-compliant features  45 Non-compliant features  46 Non-compliant features  47 Non-compliant features  48 Non-compliant features  48 Non-compliant features  49 Non-compliant features  40 Non-complia	28				
30 Write-down feature No			N/A	N/A	N1/0
31					
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  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  A Non-compliant transitioned features  No  No  No  No  No  No  No  No  No  N			INU	INU	INU
33					
If temporary write-down, description of write- 34 down mechanism  34a Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  A Non-compliant transitioned features  No No No No No  If yes, specify non-compliant features  N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  If temporary write-down, description of write-  Exemption from subordination  Pari pasu to Deposit Liabilities  No No No No No MTN Prospectus MTN Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement					
34 down mechanism 34a Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  No  No  No  No  No  No  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement	33				
Type of subordination Exemption from subordination from subordination Exemption from subordination from subordina	3/1				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No			Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	340	- /			
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to		Position in subordination hierarchy in liquidation (specify			
36   Non-compliant transitioned features   No	35		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
37 If yes, specify non-compliant features N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus Supplement			· · · · · · · · · · · · · · · · · · ·	·	·
Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus Supplement		,			
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)  MTN Prospectus   MTN					
MIN Prospectus Supplement MIN Prospectus Supplement MIN Prospectus Supple		Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
MIN Prospectus Supplement MIN Prospectus Supplement MIN Prospectus Supple		Sunniament to Rase Shalf Prospectus (if applicable)			
Delaine Constances (if applicable)		Supplement to base snell Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
Disting County and it for miles high					
Pricing Supplement (if applicable)		Pricing Supplement (if applicable)			
Final Terms - CUSIP: 06374VC79 Final Terms - CUSIP: 06374VC95 Final Terms - CUSIP: 06			Final Terms - CUSIP: 06374VC79	Final Terms - CUSIP: 06374VC95	Final Terms - CUSIP: 06374VCA

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VCB0	06374VCC8	06374VCD6
		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			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible	OttI	0	O- ototu-l
	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 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-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-Dec-2023	At par on 30-Dec-2023	At par on 30-Jun-2023
		At par on each March, June,	At par on each June and	At par on each June and
16	Subsequent call dates if applicable	September and December 30, commencing Dec 30, 2023 up to	December 30, commencing Dec 30, 2023 up to and excluding the	
16	Subsequent call dates, if applicable Coupons/dividends			
16 17	Subsequent call dates, if applicable  Coupons/dividends  Fixed or floating dividend/coupon	commencing Dec 30, 2023 up to	30, 2023 up to and excluding the	30, 2023 up to and excluding the
	Coupons/dividends	commencing Dec 30, 2023 up to and excluding the maturity date	30, 2023 up to and excluding the maturity date	30, 2023 up to and excluding the maturity date  Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing Dec 30, 2023 up to and excluding the maturity date	30, 2023 up to and excluding the maturity date  Fixed	30, 2023 up to and excluding the maturity date  Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%	30, 2023 up to and excluding the maturity date  Fixed  5.40%	30, 2023 up to and excluding the maturity date  Fixed  5.25%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory	30, 2023 up to and excluding the maturity date  Fixed  5.40%  Mandatory	30, 2023 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory No	30, 2023 up to and excluding the maturity date  Fixed  5.40%  Mandatory  No	30, 2023 up to and excluding the maturity date  Fixed  5.259  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	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory	30, 2023 up to and excluding the maturity date  Fixed  5.40%  Mandatory	30, 2023 up to and excluding the maturity date  Fixed  5.25%  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	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative	30, 2023 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed 5.259  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25% 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	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	30, 2023 up to and excluding the maturity date  Fixed  5.25% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	30, 2023 up to and excluding the maturity date  Fixed 5.259 No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	30, 2023 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 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, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	30, 2023 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	2007 11/01/17	000741/000	2027 11 (21/2
2	for private placement)	06374VCH7	06374VCJ3	06374VCK0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
<u>8</u> 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		
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 20-Jul-2023	At par on 20-Jul-2023	At par on 17-Jul-2023
	- Cacinption amount / miles material	, p	ран он до он додо	
		At par on each January and July	At par on each January and July	At par on each January and July
		20, commencing Jul 20, 2023 up	20, commencing Jul 20, 2023 up	17, commencing Jul 17, 2023 up
16	Subsequent call dates, if applicable	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%		
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 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, conversion rate  If convertible, mandatory or optional conversion	N/A	N/A	N/A
	and the state of t			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30 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-			
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 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
		IVITIN FIOSPECIUS	INTERPRETARIOS PER CONTRACTOR CON	INTERPRETARIOS PER CONTRACTOR CON
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
]		Final Terms - CUSIP: 06374VCH7	Final Terms - CUSIP: 06374VCJ3	Final Terms - CUSIP: 06374VCK0

	atures Of Regulatory Capital Instruments as except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VCL8	06374VCM6	06374VCN4
		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	Contractar	Contractadi	Contractadi
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 12.705	USD 5	USD 32
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	31-Jan-2023 Dated	31-Jan-2023 Dated	30-Jan-2023 Dated
13	Original maturity date / Final maturity	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-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	Coupon rate and any related index	5.40%	5.00%	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Cumulativa	No	No Cumulativa
22	Noncumulative or cumulative	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24	Convertible or non-convertible  If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  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	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
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06374VCL8	Final Terms - CUSIP: 06374VCM6	Final Terms - CUSIP: 06374VCN4
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06374VCL8	Final Terms - CUSIP: 06374VCM6	Final Terms - CUSIP: 0

	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	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	06374VCP9	06374VCQ7	06374VCR
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	or carriada apprioablo morem	or carriaga apprisable triorem	Curious approaches the con-
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 13	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	31-Jan-202
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	At par on each January and July 31, commencing Jul 31, 2023 up to and excluding the maturity date	At par on the last calendar day 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 Jan 31, 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	5.10%		
19			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	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d		Exemplion nom subordination	Exemption from Suporumation	Exemplion 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
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06374VCP9	Final Terms - CUSIP: 06374VCQ	Final Terms - CUSIP: 06374VCR5

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	250204700	0020011100	002001111/4
2	for private placement)	258361709	06368LHS8	06368LHV1
		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		121/2	
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	IN/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 50		USD 1
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Perpetual or dated	6-Feb-2023 Dated	3-Feb-2023 Dated	2-Feb-2023 Dated
13	Original maturity date / Final maturity	6-Feb-2031		2-Feb-2028
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 06-Feb-2025	At par on 03-Feb-2024	#N/A
			At par on each February and	
			August 3, commencing Feb 03,	
46	Cubanana all data if andicale	At not on Fabruary C 2025	2024 up to and excluding the	#N/A
16	Subsequent call dates, if applicable  Coupons/dividends	At par on February 6, 2025	maturity date	#IV/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		4.90%-5.30%	7.60%
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  Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
1				
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	Write-down feature	No No	N/A No	No No
31	If write-down, write-down trigger (s)	1		- ·- <del>-</del>
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchis ( ) " "	Franchise ( ) " "	Franchisco (
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	İ			
	Position in subordination hierarchy in liquidation (specify	İ	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	ran pasu to Deposit Liabilities	
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	No	No
	instrument type immediately senior to instrument)			No N/A
36	instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No	No	
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No N/A	No	
36	instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	No	No	
36	instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	No N/A NIP Prospectus	No	
36	instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No N/A	No	
36	instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No N/A NIP Prospectus	No	
36	instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No N/A  NIP Prospectus  NIP Prospectus Supplement	No	N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000011111110	000001 100	000001 154
2	for private placement)	06368LHW9	06368LJB3	06368LJF4
		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	NIA	N1/A	11/0
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 0.695	0.61	0.7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	3-Feb-2023 Dated	8-Feb-2023 Dated	8-Feb-2023 Dated
13	Original maturity date / Final maturity	3-Feb-2028		8-Feb-2028
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 03-Feb-2024	At par on 08-Feb-2024	At par on 08-Feb-2024
		At par on each February and	At par on each February and	At par on each February and
		August 3, commencing Feb 03,	August 8, commencing Feb 08,	August 8, commencing Feb 08,
16	Subsequent call dates, if applicable	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date	2024 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.15%-5.65%	5.20%-5.60%	4.95%-5.25%
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  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
	ar and are a second			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Everytian frame substantia - 41-	Evenution from substanting	Everytion from auto
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368LHW	Final Terms - CUSIP: 06368LJB3	Final Terms - CUSIP: 06368LJF4

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LJN7	06368LJP2	06368LKF2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 0.05	N/A USD 0.06	N/A USD 0.114
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Feb-2023	· · · · · · · · · · · · · · · · · · ·	24-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Feb-2025		24-Feb-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Outional cell data continuent cell datas and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Aug-2023	At par on 17-Aug-2023	At par on 24-Feb-2024
13	reactificion amount / initial maturity	7 ( pai 611 17 7 (ag 2020	711 pai 511 17 71ag 2525	7 K Pair 611 2 1 1 65 262 1
1				
		At par on each February and	At par on each February and	At par on each February and
		August 17, commencing Aug 17,	August 17, commencing Aug 17,	August 24, commencing Feb 24,
16	Subsequent call dates, if applicable			
16	Coupons/dividends	August 17, commencing Aug 17, 2023 up to and excluding the maturity date	August 17, commencing Aug 17, 2023 up to and excluding the maturity date	August 24, commencing Feb 24, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.35%	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.20%	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.35%	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.20%	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.35%	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.20%	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70% No  Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70% No  Mandatory No Cumulative Non-convertible 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, conversion rate If convertible, mandatory or optional conversion	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  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	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed  5.40%-5.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed  5.40%-5.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	August 17, commencing Aug 17, 2023 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 24, commencing Feb 24, 2024 up to and excluding the maturity date  Fixed 5.40%-5.70% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	063601 K 14	002741/002	002741/175
2	for private placement)	06368LKJ4	06374VCS3	06374VJX5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 0.25	N/A USD 28	N/A USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Feb-2023	10-Feb-2023	10-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Feb-2025	10-Feb-2026	10-Feb-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 24-Feb-2024	At par on 10-Aug-2023	At par on 10-Aug-2023
13	Tederription amount / initial maturity	711 par on 24 1 cb 2024	711 par on 10 71ug 2020	711 par on 10 71ug 2020
		At par on each February and	At par on each February and	At par on each February, May,
		August 24, commencing Feb 24,	August 10, commencing Aug 10,	August and November 10,
		2024 up to and excluding the	2023 up to and excluding the	commencing Aug 10, 2023 up to
16	Subsequent call dates, if applicable  Coupons/dividends	maturity date	maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.60%-5.75%	5.25%	5.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Cumulative	No Cumulative	No Cumulative
23	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
20	If convertible specific instrument time convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		,	,	,
	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	N/A	IV/A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form			
<u></u>	Prospectus		MTN Prospectus	MTN Prospectus
1	Supplement to Bose Shalf Brownesty, (if applicable)			
	ISUpplement to pase Shell Prospectus III applicables			MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	WITH Prospectus Supplement
			MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSID: 063601 V 14	MTN Prospectus Supplement Final Terms - CUSIP: 06374VCS	

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06374VJY3	06374VJZ0	06374VK21
	- F			
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or Carrada applicable tricrem	or Carrada applicable tricrem	or Carrada applicable tricrem
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	11/0	N1/0	N1/0
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
<u>8</u> 9	Par value of instrument	USD 7.98	USD 6	USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Feb-2023	15-Feb-2023	15-Feb-2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 14-Feb-2028	Dated 17-Feb-2026	Dated 15-Feb-2028
13	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	Yes	Yes	Yes 15-Feb-2028
<u> </u>	Tan Tanjara Ta prior Super 1950 y approver			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 14-Feb-2024	At par on 15-Aug-2023	At par on 15-Feb-2024
		At par on each February, May,	At par on each February and	At par on each February and
		August and November 14,		August 15, commencing Feb 15,
		commencing Feb 14, 2024 up to	2023 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.40%	5.00%	5.05%
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  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)			
	If contact decree full +!-!		i	
32	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-			
	If write-down, permanent or temporary			
33	If write-down, permanent or temporary  If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34 34a	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	·		
33 34 34a 35	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	·		
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000747447	0007414454	000741460
2	for private placement)	06374VK47	06374VK54	06374VK62
		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 Transitional Basel III rules	N/A	N/A	N/A
<u>4</u> 5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 10 Liability - fair value option	USD 5 Liability - fair value option	USD 6.58 Liability - fair value option
11	Original date of issuance / Settlement	17-Feb-2023	27-Feb-2023	28-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Feb-2026	27-Feb-2025	28-Feb-2028
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 17-Aug-2023	At par on 27-Aug-2023	At par on 28-Feb-2024
		At par on each February and	At par on each February and	At par on each February, May,
		August 17, commencing Aug 17,	August 27, commencing Aug 27,	
		2023 up to and excluding the	2023 up to and excluding the	commencing Feb 28, 2024 up to
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
	Coupons/dividends	E. I	le: 1	E
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.25%	Fixed 5.10%	Fixed 5.60%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	110	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	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
29	Mrite down feature	N/A No	N/A	N/A No
30 31	Write-down feature  If write-down, write-down trigger (s)	INU	No	INO
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
	Decition in subordination biography in liquidation (			
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 / Base Sneit Prospectus / Snort Form Prospectus			
<u> </u>		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		INTERPOSPECIUS SUPPLEMENT	INTER PROSPECTOS SUPPLEMENT	INTER Prospectus Supplement
	Pricing Supplement (if applicable)			
	- 0	Final Terms - CUSIP: 06374VK47	Final Terms - CUSIP: 06374VK54	Final Terms - CUSIP: 06374VK62

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007.04670	0007414400	000741460
2	for private placement)	06374VK70	06374VK88	06374VK96
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 5	N/A USD 5	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Feb-2023	28-Feb-2023	28-Feb-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Feb-2028	28-Feb-2025	2-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At not on 20 Esh 2024	A4 = = = = 20 A = 2022	A4 nor on 20 Aug 2022
15	redemption amount / Initial maturity	At par on 28-Feb-2024	At par on 28-Aug-2023	At par on 28-Aug-2023
		At par on each February, May,	At par on each February and	At par on each February, May,
		August and November 28,	August 28, commencing Aug 28,	August and November 28,
		commencing Feb 28, 2024 up to	2023 up to and excluding the	commencing Aug 28, 2023 up to
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	and excluding the maturity date
17	Coupons/dividends	Eivad	Fixed	Eivad
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.35%	5.30%	Fixed 5.40%
19	Existence of a dividend stopper	No	No	
			INO	
1	Fully discretionary, partially discretionary or	110	INO	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	No Mandatory
21	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	No Mandatory No
21 22	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	No Mandatory No Cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
21 22	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	No Mandatory No Cumulative
21 22 23 24	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	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
21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, tully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	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 Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, tully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	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 Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  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  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	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	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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LKM7	06368LLC8	06368LLD6
	ioi private piacement;	OOOODERWIY	00300EEC0	003001100
			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			
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	USD 10	USD 1.489	USD 1.515
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 8-Mar-2023	Liability - fair value option 13-Mar-2023	Liability - fair value option 13-Mar-2023
12	Perpetual or dated	Dated	Dated	Dated 13-Mar-2023
13	Original maturity date / Final maturity	8-Mar-2025		13-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 08-Sep-2023	At par on 12 Mar 2024	At par on 12 Mar 2024
15	redemption amount / Initial maturity	At par on 06-Sep-2023	At par on 13-Mar-2024	At par on 13-Mar-2024
1				
		At par on each March and	At par on each March and	At par on each March and
		September 8, commencing Sep	September 13, commencing Mar	September 13, commencing Mar
16	Subsequent call dates, if applicable	· ·	September 13, commencing Mar	September 13, commencing Mar
	Coupons/dividends	September 8, commencing Sep 08, 2023 up to and excluding the maturity date	September 13, commencing Mar 13, 2024 up to and excluding the maturity date	September 13, commencing Mar 13, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed	September 13, commencing Mar 13, 2024 up to and excluding the maturity date	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45%	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85%
17	Coupons/dividends Fixed or floating dividend/coupon	September 8, commencing Sep 08, 2023 up to and excluding the maturity date	September 13, commencing Mar 13, 2024 up to and excluding the maturity date	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45%	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%	September 13, commencing Mar 13, 2024 up to and excluding the maturity date Fixed 5.85%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45% No  Mandatory No Cumulative	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45% No  Mandatory No Cumulative Non-convertible	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45% No  Mandatory No Cumulative	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45% No  Mandatory No Cumulative Non-convertible N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85% 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	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  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 instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed 5.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed 5.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 8, commencing Sep 08, 2023 up to and excluding the maturity date  Fixed 5.45%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 13, commencing Mar 13, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LLE4	06374VKA3	06374VKB1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC manufield	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.5	USD 8.4	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Mar-2023	15-Mar-2023	16-Mar-2023
12	Perpetual or dated	Dated 42 Mar 2025	Dated 45 Mar 2020	Dated 16 Mar 2026
13	Original maturity date / Final maturity	13-Mar-2025	15-Mar-2028	16-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At nor on 12 Mar 2024	At per en 15 Mer 2024	At nor on 16 Con 2022
15	redemption amount / Initial maturity	At par on 13-Mar-2024	At par on 15-Mar-2024	At par on 16-Sep-2023
		At any an area Manak and	At a sa sa sa sa la Masala Juna	At any an analy Manaly Items
		At par on each March and September 13, commencing Mar	At par on each March, June, September and December 15,	At par on each March, June, September and December 16,
		13, 2024 up to and excluding the	commencing Mar 15, 2024 up to	commencing Sep 16, 2023 up to
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	5.80%	5.60%
19		No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatory
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
25	If convertible and if its towns and			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No No
31	If write-down, write-down trigger (s)	-	-	-
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	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
	, . , . ,			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	i i ospectus		MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		MTNI Deservice Co. :	MTNI December 1 Control
			MTN Prospectus Supplement	MTN Prospectus Supplement
i				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LLE	Final Terms - CUSIP: 06374VKA	Final Terms - CUSID: 063741/KD

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002741/1/07	002001 ML 7	00274\////
2	for private placement)	06374VKD7	06368LML7	06374VKE5
		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	NI/A	NI/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 6		USD 5.971
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-Mar-2023	Liability - fair value option 6-Apr-2023	Liability - fair value option 28-Apr-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Mar-2028	6-Apr-2026	28-Apr-2026
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 15-Mar-2024	At par on 06-Apr-2024	At par on 28-Oct-2023
		At par on each March, June,	At par on each April and October	At par on each January, April,
		September and December 15,	6, commencing Apr 06, 2024 up	July and October 28,
		commencing Mar 15, 2024 up to	to and excluding the maturity	commencing Oct 28, 2023 up to
16	Subsequent call dates, if applicable  Coupons/dividends	and excluding the maturity date	date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	4.50%	5.50%
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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	NI/A	N.//2	N1/0
29 30	into Write down feature	N/A No	N/A No	N/A No
30	Write-down feature  If write-down, write-down trigger (s)	INO	INO I	140
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	Pari pagu ta Dangait Liabilitis -	Pari pagu ta Dangait Liabilitia -	Pari pagu ta Dangait Liabilitia -
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	MTN Prospectus		MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			
	,, approximation	MTN Prospectus Supplement		MTN Prospectus Supplement
	Duining Complement (if!!!-!-)			
	Pricing Supplement (if applicable)	Final Torms CUSID: 00274/UD	Final Torms CUSID: 000001 MI	Final Terms - CUSIP: 06374VKE
1		rinai reinis - CUSIP: 063/4VKD	<u>rinai reinis - CUSIP: Ub368LML</u>	r <u>rinai reinis - CUSIP: U63/4VKE</u>

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000741450	000001 ND7	000001 NO4
2	for private placement)	06374VKF2	06368LNP7	06368LNS1
		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			
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 5		USD 0.044
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	28-Apr-2023 Dated	3-May-2023 Dated	5-May-2023 Dated
13	Original maturity date / Final maturity	28-Apr-2025	3-May-2030	5-May-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 28-Oct-2023	At par on 03-May-2024	At par on 05-Nov-2023
	, ,			,
		At par on each April and October	At par on each May and	At par on each May and
		28, commencing Oct 28, 2023	November 3, commencing May	November 5, commencing Nov
		up to and excluding the maturity		05, 2023 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.40%		5.35% -5.45%
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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts into	N/A	N/Δ	N/A
29 30	Write-down feature	No No	N/A No	No No
31	If write-down, write-down trigger (s)	1	1	- ·- <del>-</del>
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchis ( ) " "	Franchisco 6	Franchisco (
		Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	Type of subordination	·		
		·		
	Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a			Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities		·
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Pari pasu to Deposit Liabilities No N/A	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Pari pasu to Deposit Liabilities No N/A	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement	No	No N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LPA8	06368LPB6	06368LPL4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	<b>N</b> 1/2		<b>.</b>
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 0.1	N/A USD 0.05	N/A 0.228
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11-May-2023	11-May-2023	17-May-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11-May-2026	·	17-May-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call dates and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 11-Nov-2023	At par on 11-Nov-2023	At par on 17-May-2024
	reactification attraction attacking			
1				
		At par on each November 11	At par on each May and	At par on each May and
		At par on each November 11, commencing Nov 11, 2023 up to		November 17, commencing May
16	Subsequent call dates, if applicable		November 11, commencing Nov	November 17, commencing May
	Coupons/dividends	commencing Nov 11, 2023 up to and excluding the maturity date	November 11, commencing Nov 11, 2023 up to and excluding the maturity date	November 17, commencing May 17, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed	November 11, commencing Nov 11, 2023 up to and excluding the maturity date	November 17, commencing May 17, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%	November 11, commencing Nov 11, 2023 up to and excluding the maturity date Fixed 5.45% - 5.75%	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 4.87%
17	Coupons/dividends Fixed or floating dividend/coupon	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed	November 11, commencing Nov 11, 2023 up to and excluding the maturity date	November 17, commencing May 17, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory	November 11, commencing Nov 11, 2023 up to and excluding the maturity date Fixed 5.45% - 5.75%	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory No	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No  Cumulative	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No Cumulative	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No  Cumulative  Non-convertible	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No Cumulative Non-convertible	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No  Cumulative	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No Cumulative	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50% No  Mandatory No Cumulative Non-convertible N/A N/A	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  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, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50% No  Mandatory No Cumulative Non-convertible N/A N/A	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50% No  Mandatory No Cumulative Non-convertible N/A N/A	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  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, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50% No  Mandatory No Cumulative Non-convertible N/A N/A	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed  5.20% - 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  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, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  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	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  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	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  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	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  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	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  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	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  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	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  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	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.20% - 5.50%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	November 11, commencing Nov 11, 2023 up to and excluding the maturity date  Fixed 5.45% - 5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  4.87%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LPM2	06368LQH2	06368LQJ8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	21/2		<b>.</b>
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 1.483	N/A 0.1	N/A 0.298
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-May-2023	·	26-May-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-May-2025		26-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call dates and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-May-2024	At par on 26-May-2024	At par on 26-May-2024
	reactification attraction attacking			
1			1	
		At par on each May and	At par on each May and	At par on each May and
		November 17, commencing May	November 26, commencing May	November 26, commencing May
16	Subsequent call dates, if applicable	November 17, commencing May		November 26, commencing May
	Coupons/dividends	November 17, commencing May 17, 2024 up to and excluding the maturity date	November 26, commencing May 26, 2024 up to and excluding the maturity date	November 26, commencing May 26, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	November 17, commencing May 17, 2024 up to and excluding the maturity date	November 26, commencing May 26, 2024 up to and excluding the maturity date	November 26, commencing May 26, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 5.25%	November 26, commencing May 26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25%	November 26, commencing May 26, 2024 up to and excluding the maturity date Fixed 4.90% - 5.10%
17	Coupons/dividends Fixed or floating dividend/coupon	November 17, commencing May 17, 2024 up to and excluding the maturity date	November 26, commencing May 26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25%	November 26, commencing May 26, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	November 17, commencing May 17, 2024 up to and excluding the maturity date Fixed 5.25%	November 26, commencing May 26, 2024 up to and excluding the maturity date Fixed 5.10%-5.25%	November 26, commencing May 26, 2024 up to and excluding the maturity date Fixed 4.90% - 5.10%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10%  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, conversion rate If convertible, mandatory or optional conversion	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10%  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, conversion rate If convertible, mandatory or optional conversion	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 17, commencing May 17, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 5.10%-5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 26, commencing May 26, 2024 up to and excluding the maturity date  Fixed 4.90% - 5.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/

723	tures Of Regulatory Capital Instruments			
(\$ million:	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LQK5	06374VKG0	06374VKH8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to manufacturent	Other 12/10 matument	Other TEAO Institution
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.64	USD 3	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-May-2023	12-May-2023	16-May-2023
12	Perpetual or dated	Dated 26 May 2026	Dated 12 May 2025	Dated 18 May 2026
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	26-May-2026 Yes	12-May-2025 Yes	18-May-2026 Yes
14	issuer can subject to prior supervisory approval	160	1 50	160
15	Optional call date, contingent call dates and	At par on 26-May-2024	At par on 12-Nov-2023	At par on 16-Nov-2023
15	redemption amount / Initial maturity	At par on 20-way-2024	At par on 12-1100-2023	At pai on 10-1100-2023
			At now on each February May	At not on each Fahruan, May
		At par on each May and	At par on each February, May, August and November 12,	At par on each February, May, August and November 16,
		November 26, commencing May	commencing November 12,	commencing November 16,
		26, 2024 up to and excluding the	2023 up to and excluding the	2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	E: I	E: I	<u> </u>
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.30%-5.40%	Fixed 5.300%	Fixed 5.35%
19	Existence of a dividend stopper	No	No	No 5.55 /6
- 15	Fully discretionary, partially discretionary or	110	140	140
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
	somerable, manuatory or optional conversion	13/73	137.5	14/1
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 If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism		1	Examplian from subordination
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		Exemption from subordination	Exemption from subordination	Exemplion from subordination
	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 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	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities
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  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
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	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No	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  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A	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	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  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
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  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		222 0 4444	
2	for private placement)	06374VKJ4	06374VKK1	06374VKL9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 1 Liability - fair value option	USD 3 Liability - fair value option	USD 2 Liability - fair value option
11	Original date of issuance / Settlement	16-May-2023	23-May-2023	30-May-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-May-2028	23-May-2025	1-Jun-2026
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 16-May-2024	At par on 23-Nov-2023	At par on 30-Nov-2023
		At par on each February, May,	At par on each May and	At par on the last calendar of February, May 30, August 30
		August and November 16,	November 23, commencing Nov	and November 30, commencing
		commencing May 16, 2024 up to		
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	excluding the maturity date
	Coupons/dividends	E	E	le: 1
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.40%	Fixed 5.25%	Fixed 5.30%
19	Existence of a dividend stopper	No	No 5.25 %	No
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
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, 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
	Decition in subordination biggs about in liquidation (			
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 / Base Sneit Prospectus / Snort Form Prospectus			
<u> </u>		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Processins Supplement	MTN Procpostus Supplement	MTN Procpostus Cumplement
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	- 0	Final Terms - CUSIP: 06374VK.I4	Final Terms - CUSIP: 06374VKK	Final Terms - CUSIP: 06374VKLS
-				

walli Fea	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Induded in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LQT6	06368LQU3	06368LRA6
		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 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	21/2		<b>.</b>
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A 2.293	N/A 0.15	N/A 4.793
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Jun-2023	·	14-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Jun-2026		14-Jun-2026
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 02-Jun-2024	At par on 06-Jun-2024	#N/A
	,	,	,	
		At par on each June and	At par on each June and	
		At par on each Julie and		
ĺ		December 2, commencing Jun		
		December 2, commencing Jun 02, 2024 up to and excluding the	December 6, commencing Jun 06, 2024 up to and excluding the	
16	Subsequent call dates, if applicable		December 6, commencing Jun	#N/A
	Coupons/dividends	02, 2024 up to and excluding the maturity date	December 6, commencing Jun 06, 2024 up to and excluding the maturity date	
17	Coupons/dividends Fixed or floating dividend/coupon	02, 2024 up to and excluding the maturity date Fixed	December 6, commencing Jun 06, 2024 up to and excluding the maturity date	Fixed to Floating
	Coupons/dividends	02, 2024 up to and excluding the maturity date	December 6, commencing Jun 06, 2024 up to and excluding the maturity date	
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	02, 2024 up to and excluding the maturity date  Fixed  5.30%	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed 5.15%	Fixed to Floating 6.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	02, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed 5.15%  No  Mandatory	Fixed to Floating 6.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	02, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory No	Fixed to Floating 6.00% No Mandatory No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	02, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No Cumulative	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed 5.15%  No  Mandatory	Fixed to Floating 6.00% No Mandatory No Cumulative
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	02, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15% No  Mandatory No Cumulative Non-convertible N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	02, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed 5.15% No  Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	02, 2024 up to and excluding the maturity date  Fixed 5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed 5.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	02, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed 5.15% No  Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	02, 2024 up to and excluding the maturity date  Fixed 5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed 5.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	02, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 6.00% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	02, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	02, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 6.00% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	02, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully 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	02, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	02, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	02, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	Fixed to Floating 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 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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	02, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	02, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	Fixed to Floating 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 N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	02, 2024 up to and excluding the maturity date  Fixed 5.30% 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	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed 5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	02, 2024 up to and excluding the maturity date  Fixed 5.30%  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	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	02, 2024 up to and excluding the maturity date  Fixed 5.30% 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	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed 5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	02, 2024 up to and excluding the maturity date  Fixed 5.30%  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	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	02, 2024 up to and excluding the maturity date  Fixed 5.30%  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	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	02, 2024 up to and excluding the maturity date  Fixed 5.30%  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	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	02, 2024 up to and excluding the maturity date  Fixed 5.30%  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	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	02, 2024 up to and excluding the maturity date  Fixed 5.30%  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	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	02, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	December 6, commencing Jun 06, 2024 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	ВМО
2	for private placement)	06368LQW9	06368LQX7	06368LQY5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section 13	or Carrada applicable tricrem	or Carrada applicable tricrem	or carrada applicable increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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			
9	millions, as of most recent reporting date)  Par value of instrument	N/A 5	N/A 0.75	N/A 2.99
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Jun-2023	12-Jun-2023	19-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Jun-2033	12-Jun-2028	19-Jun-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 09-Jun-2024	At par on 12-Jun-2024	At par on 19-Jun-2024
- 13	redemption amount / initial maturity	711 par on 03 dan 2024	71 par on 12 dan 2024	71 par on 13 our 2024
		At par on each June and	At par on each June and	At par on each June and
		December 9, commencing Jun	December 12, commencing Jun 12, 2024 up to and excluding the	December 19, commencing Jun
16	Subsequent call dates, if applicable	09, 2024 up to and excluding the maturity date	maturity date	<ol><li>19, 2024 up to and excluding the maturity date</li></ol>
	Coupons/dividends	,	,	<b>,</b>
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.07%	5.40%	5.15%
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)  If convertible, fully or partially	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			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	· · -	I	· · ·
32	If write-down, full or partial			
22	If write-down, permanent or temporary			
33				
	If temporary write-down, description of write-			
34	If temporary write-down, description of write- down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
	If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
34	If temporary write-down, description of write- down mechanism			
34 34a 35	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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)  Non-compliant transitioned features  If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 DL 0	063601 D113	002747///
2	for private placement)	06368LRL2	06368LRU2	06374VKM7
		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			
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 0.65	USD 0.1	USD 8
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	27-Jun-2023 Dated	30-Jun-2023 Dated	12-Jun-2023 Dated
13	Original maturity date / Final maturity	27-Jun-2025	30-Jun-2028	12-Jun-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 27-Jun-2024	N/A	At par on 12-Dec-2023
1				
		At par on each June and		At par on each June and
		December 27, commencing Jun		December 12, commencing Dec
16	Subsequent call dates, if applicable		#N/A	December 12, commencing Dec
16	Subsequent call dates, if applicable  Coupons/dividends	December 27, commencing Jun 27, 2024 up to and excluding the	#N/A	December 12, commencing Dec 12, 2023 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed	Fixed to Floating	December 12, commencing Dec 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	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85%	Fixed to Floating 7.00%	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed	Fixed to Floating	December 12, commencing Dec 12, 2023 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%	Fixed to Floating 7.00%	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 27, commencing Jun 27, 2024 up to and excluding the maturity date Fixed 5.85%	Fixed to Floating 7.00%	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory	Fixed to Floating 7.00% No Mandatory	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  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	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  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, permanent or temporary  If temporary write-down, description of write-	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or 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	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	December 27, commencing Jun 27, 2024 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	December 12, commencing Dec 12, 2023 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	06374VKN5	06374VKP0	06374VKQ8
	for private placementy	0007171110	3307 11111 3	00071711440
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
2-	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible 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 5	USD 3	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Jun-2023	13-Jun-2023	13-Jun-2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 12-Jun-2028	Dated 13-Jun-2033	Dated 13-Jun-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	issuer can subject to prior supervisory approval			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 12-Jun-2024	At par on 13-Jun-2025	At par on 13-Dec-2023
		At par on each June and	At par on each June and	At par on each June and
		December 12, commencing Jun	December 13, commencing	December 13, commencing Dec
		12, 2024 up to and excluding the	June 13, 2025 up to and	13, 2023 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	maturity date	excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon		Fixed	
		Fixed		Fixed
18	Coupon rate and any related index	Fixed 5.55%	5.50%	Fixed 5.80%
18 19	Coupon rate and any related index Existence of a dividend stopper			
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.55% No	5.50% No	5.80% No
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.55% No Mandatory	5.50% No Mandatory	5.80% No Mandatory
19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	5.55% No Mandatory No	5.50% No Mandatory No	5.80% No Mandatory No
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	5.55% No Mandatory	5.50% No Mandatory	5.80% No Mandatory
20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	5.55% No Mandatory No Cumulative Non-convertible N/A	5.50% No Mandatory No Cumulative Non-convertible N/A	5.80% No  Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.55% No Mandatory No Cumulative Non-convertible N/A N/A	5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	5.80% No  Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	5.55% No Mandatory No Cumulative Non-convertible N/A N/A	5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	5.80% No  Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tony partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	5.55%  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	5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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  N/A	5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	5.55%  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	5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.55%  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	5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	5.55%  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	5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.55%  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	5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	S.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	S.50%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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 Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	S.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	S.50%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	S.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	S.50%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	S.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement	S.50%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	063747/// De	002747//004	00274\///
2	for private placement)	06374VKR6	06374VKS4	06374VKT2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 3 Liability - fair value option	USD 5 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-Jun-2023	30-Jun-2023	30-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Jun-2026	30-Jun-2026	30-Jun-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 15-Dec-2023	At par on 30-Dec-2023	At par on 30-Dec-2023
		At par on each June and December 15, commencing Dec	At par on each March, June, September and December 30,	At par on each June and December 30, commencing Dec
		15, 2023 up to and excluding the		, ,
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70% No	5.70% No	5.75% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	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
	convertible, manuactory or optional conversion			1. 47. 4
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial  If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Designation Designation of the Control	Designation Designation	Designation Designation of the Control
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
	, , , , , , , , , , , , , , , , , , , ,	1		1.4.4
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN B	MTM D	MTN B
ļ		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
1	1	İ	1	İ
	Driging Cumplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CHSID: 062741/IVD	Final Terms - CUSIP: 06374VKS	Final Terms - CHSID: 06274\/VT

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VKU9	06368LSH0	06368LSF4
		Province of Optorio and the laws	Province of Ontario and the laws	Province of Optorio 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	т.		
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3		0.106
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Jun-2023		10-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Jun-2025		10-Jul-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 30-Dec-2023	At par on 10-Jan-2024	At par on 10-Jan-2024
			1	la
		At par on each June and	At par on each January and July	
		December 30, commencing Dec	10, commencing Jan 10, 2024	10, commencing Jan 10, 2024
16	Subsequent call dates, if applicable	December 30, commencing Dec 30, 2023 up to and excluding the	10, commencing Jan 10, 2024	
16	Subsequent call dates, if applicable  Coupons/dividends	December 30, commencing Dec	10, commencing Jan 10, 2024 up to and excluding the maturity	10, commencing Jan 10, 2024 up to and excluding the maturity
17	Coupons/dividends Fixed or floating dividend/coupon	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed	10, commencing Jan 10, 2024 up to and excluding the maturity date	10, commencing Jan 10, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed	10, commencing Jan 10, 2024 up to and excluding the maturity date	10, commencing Jan 10, 2024 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% 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	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%  No  Mandatory No	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No Cumulative	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%  No  Mandatory No	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No Cumulative Non-convertible	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% 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	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% 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	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% 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	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	December 30, commencing Dec 30, 2023 up to and excluding the maturity date  Fixed 5.70%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	10, commencing Jan 10, 2024 up to and excluding the maturity date  Fixed  5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LSG2	06368LSK3	06368LSJ6
	for private placement)	06306LSG2	00306LSN3	00308L330
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	NI/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 0.8	N/A 5	N/A 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Jul-2023		14-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jul-2028		14-Jul-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 40, but 2024	At nor on 44 Jul 2025	A4 nor on 44 Jul 2025
15	redemption amount / Initial maturity	At par on 10-Jul-2024	At par on 14-Jul-2025	At par on 14-Jul-2025
		At par on each January and July	At par on each January and July	At par on each January and July
			14, commencing Jul 14, 2025 up	
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable  Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.20%	5.80%	5.32%
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  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 instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  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 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
J 3/	, , , , , , , , , , , , , , , , , , , ,	14// 1	14/7 \	13/73
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Prospectus			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
	Prospectus	Final Terms - CUSIP: 063681 SC	Final Terms - CUSIP: 06368LSK3	Final Terms - CUSIP: 063681 S M

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LSN7	06368LSS6	06368LSV9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 10	N/A USD 3	N/A USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Jul-2023	·	19-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Jul-2025		19-Jul-2026
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 14-Jan-2024	At par on 18-Jul-2024	At par on 19-Jul-2024
	reactification attraction attacking			
1				
			At par on each January and July	
		At par on each January and July 14, commencing Jan 14, 2024 up to and excluding the maturity	At par on each January and July 18, commencing Jul 18, 2024 up to and excluding the maturity	
16	Subsequent call dates, if applicable	14, commencing Jan 14, 2024	18, commencing Jul 18, 2024 up	19, commencing Jul 19, 2024 up
	Coupons/dividends	14, commencing Jan 14, 2024 up to and excluding the maturity date	18, commencing Jul 18, 2024 up to and excluding the maturity date	19, commencing Jul 19, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	14, commencing Jan 14, 2024 up to and excluding the maturity date	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed  6.05%	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%
17	Coupons/dividends Fixed or floating dividend/coupon	14, commencing Jan 14, 2024 up to and excluding the maturity date	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%	19, commencing Jul 19, 2024 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 mandatory	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed  6.05%  Mandatory	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50%  Mandatory	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  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	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory No	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  No  Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed  6.05% No  Mandatory No Cumulative	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  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	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed  6.05% No  Mandatory No Cumulative Non-convertible	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed  6.05% No  Mandatory No Cumulative	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  No  Mandatory  No  Cumulative
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	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 6.18%  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, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  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	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 6.18%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05%  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, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 6.18%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% 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, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  6.18%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05%  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, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  Fixed  6.18%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Price  Exemption from subordination  Pari pasu to Deposit Liabilities	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	18, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	14, commencing Jan 14, 2024 up to and excluding the maturity date  Fixed 6.05% 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, commencing Jul 18, 2024 up to and excluding the maturity date  Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 6.18% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A  N/A N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 014/7	000001 TA 4	000001 TO
2	for private placement)	06368LSW7	06368LTA4	06368LTG1
		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		121/2	
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	IN/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.07		7.833
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	19-Jul-2023 Dated	Dated 21-Jul-2023	27-Jul-2023 Dated
13	Original maturity date / Final maturity	19-Jul-2026		27-Jul-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	E s seles seels abbresses			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 19-Jul-2024	At par on 21-Jul-2024	At par on 27-Jul-2025
	, ,	,		·
		At par on each January and July	At par on each January and July	At par on each January and July
			21, commencing Jul 21, 2024 up	
		to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable  Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%		5.57%
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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
30	into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
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 higgs shu in liquidation /aif-			
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
	If yes, specify non-compliant features	N/A	N/A	N/A
37				
37	Drospostus / Pasa Shelf Drospostus / Street France			
37	Prospectus / Base Shelf Prospectus / Short Form			
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
37				
37	Prospectus			
37	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
37	Prospectus	Final Terms - CUSIP- 063681 SW	Final Terms - CUSIP: 06368LTA	Final Terms - CUSIP: 063681 TO

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002001 TEG	OCCCOL TMO	002741///
2	for private placement)	06368LTE6	06368LTM8	06374VKY1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 0.2	N/A USD 4.8	N/A USD 26
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Jul-2023	28-Jul-2023	20-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Jul-2026		20-Jul-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 27-Jul-2024	At par on 28-Jan-2024	At par on 20-Jan-2024
13	redemption amount / initial maturity	711 par 011 27 dar 2024	711 par on 20 dan 2024	711 par on 20 dan 2024
		At par on each January and July	At par on each January and July	At par on each January and July
		27, commencing Jul 27, 2024 up		20, commencing Jan 20, 2024
16	Subsequent call dates, if applicable	to and excluding the maturity date	up to and excluding the maturity date	up to and excluding the maturity date
10	Coupons/dividends	uate	uate	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.95% - 6.05%	6.00%	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mondatan	Mondatan
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	IN/A	IN/A	IN/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 If write-down, permanent or temporary			
- 55	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 page to Deposit Link like	Pori populto Deposit Listalisis	Pori populto Deposit Listalisis
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
<u> </u>	, . , , , , , , , , , , , , , , , , , ,			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	i i ospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
<b>-</b>				мити и гозрасцая эпррешент
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368LTE6	Final Terms - CUSIP: 06368LTM	Final Terms - CUSIP: 06374VKY
L				

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002741/1/70	002741/1//0	002741000
2	for private placement)	06374VKZ8	06374VYX8	06374VYY6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 5	N/A USD 3	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Jul-2023	14-Jul-2023	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Jul-2025	14-Jul-2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and		44 1 1 2004	44 1 1 0005
15	redemption amount / Initial maturity	At par on 14-Jan-2024	At par on 14-Jul-2024	At par on 14-Jul-2025
		At par on each January and July	At par an each lengary and luly	At par on each January and July
		14, commencing Jan 14, 2024		14, commencing Jul 14, 2025 up
		up to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
47	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.90%	Fixed 5.85%	Fixed 5.70%
19	Existence of a dividend stopper	No	No 3.0370	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 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchis ( ) " "	Everyties ( ) " "
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 No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTNI Droop s atria	MTN Droops atten
	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100pooluo Ouppiement	1 100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06374VKZ	Final Terms - CUSIP: 06374VYX	Final Terms - CUSIP: 06374VYY6
	·			

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007410/70	000741/705	000741/700
2	for private placement)	06374VYZ3	06374VZ25	06374VZ33
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 5	N/A USD 3	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Jul-2023	28-Jul-2023	28-Jul-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jul-2025	28-Jul-2028	28-Jul-2033
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 28-Jan-2024	At par on 28-Jul-2024	At par on 28-Jul-2025
		At par on each January and July	At not on each lanuary and luly	At par on each January and July
		28, commencing Jan 28, 2024		28, commencing Jul 28, 2025 up
		up to and excluding the maturity	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends	E	le: 1	E
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.65%	Fixed 5.60%	Fixed 5.56%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, rully or partially  If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N/A	AL/A	11/4
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, 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
	Desition in subardination biggs-shorts liquidation ( )			
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 / Base Sneit Prospectus / Snort Form Prospectus			
ļ		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		INTERPOSPECIUS SUPPLEMENT	INTER PROSPECTOS SUPPLEMENT	INTER Prospectus Supplement
	Pricing Supplement (if applicable)			
	. 0	Final Terms - CUSIP: 06374VY7	Final Terms - CUSIP: 06374V725	Final Terms - CUSIP: 06374VZ33
	<del>!</del>			

	tures Of Regulatory Capital Instruments			
(S IIIIIII G))	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	06374VZ66	06368LTL0	06368LUB0
			33332	
	Commission law (a) of the instrument		Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
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 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 2		USD 0.7
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 31-Jul-2023	Liability - fair value option 2-Aug-2023	Liability - fair value option 4-Aug-2023
12	Perpetual or dated	Dated	Dated 2-Aug-2023	Dated 4-Aug-2023
13	Original maturity date / Final maturity	31-Jul-2025		4-Aug-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	At par on 31-Jan-2024	At par on 02-Feb-2024	At par on 04-Feb-2024
15	redemption amount / Initial maturity	At par 011 31-3a11-2024	At par on 02-Feb-2024	At pai on 04-Feb-2024
		At par on each January and July		At par on each February and
		31, commencing Jan 31, 2024 up to and excluding the maturity	August 2, commencing Feb 02, 2024 up to and excluding the	August 4, commencing Feb 04, 2024 up to and excluding the
16	Subsequent call dates, if applicable	date	maturity date	maturity date
	Coupons/dividends	<u> </u>	le:	i
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.75%	Fixed 6.45%	Fixed
19	coupon rate and any related index			6.05%
	Existence of a dividend stopper			
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	6.05% No
20	Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No
21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	No 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 Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	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 Liabilities No	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, onversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, enversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  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  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in 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 NO  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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, enversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus  MTN Prospectus Supplement	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

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0020011100	OCCOLLING	002001107
2	for private placement)	06368LUC8	06368LUM6	06368LUQ7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 4.004	N/A USD 1.7	N/A
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4-Aug-2023		17-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-Aug-2025	ŭ	17-Aug-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 04-Feb-2024	At par on 11-Aug-2024	At par on 17-Aug-2024
13	redemption amount / mittal maturity	711 par on 04 1 cb 2024	71 par on 11 7tug 2024	711 par on 17 71ug 2024
		At par on each February and	At par on each February and	At par on each February and
		August 4, commencing Feb 04,	August 11, commencing Aug 11,	August 17, commencing Aug 17,
16	Subsequent call dates, if applicable	August 4, commencing Feb 04, 2024 up to and excluding the		August 17, commencing Aug 17, 2024 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	August 4, commencing Feb 04,	August 11, commencing Aug 11, 2024 up to and excluding the	August 17, commencing Aug 17,
17	Coupons/dividends Fixed or floating dividend/coupon	August 4, commencing Feb 04, 2024 up to and excluding the maturity date	August 11, commencing Aug 11, 2024 up to and excluding the maturity date	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.96%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 4, commencing Feb 04, 2024 up to and excluding the maturity date	August 11, commencing Aug 11, 2024 up to and excluding the maturity date	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed 6.10%	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.96%  No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.96%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  Mandatory	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  Mandatory	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.96%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No Cumulative  Non-convertible  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	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Nor-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 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed 6.20%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed  6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed 6.20%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or 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	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed 6.20%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed 6.20%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed 6.20%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed 6.20%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 4, commencing Feb 04, 2024 up to and excluding the maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	August 11, commencing Aug 11, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LUR5	06368LUS3	06368LUT1
	ioi private piacement)	0030020103	003002033	003002011
			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			
34	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 12 to instrument	Other TEXO Instrument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	1	USD 0.4
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 17-Aug-2023	Liability - fair value option 17-Aug-2023	Liability - fair value option 17-Aug-2023
11	Perpetual or dated	Dated 17-Aug-2023	Dated 17-Aug-2023	Dated 17-Aug-2023
13	Original maturity date / Final maturity	17-Aug-2028		17-Aug-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	47.4 0004	47.4 0004	47.4
15	redemption amount / Initial maturity	At par on 17-Aug-2024	At par on 17-Aug-2024	At par on 17-Aug-2024
		At par on each February and	At par on each February and	At par on each February and
		August 17, commencing Aug 17,	August 17, commencing Aug 17,	August 17, commencing Aug 17,
16	Subsequent call dates, if applicable	August 17, commencing Aug 17, 2024 up to and excluding the	August 17, commencing Aug 17, 2024 up to and excluding the	August 17, commencing Aug 17, 2024 up to and excluding the
16	Coupons/dividends	August 17, commencing Aug 17,	August 17, commencing Aug 17,	August 17, commencing Aug 17,
17	Coupons/dividends Fixed or floating dividend/coupon	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed	August 17, commencing Aug 17, 2024 up to and excluding the maturity date	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.93%	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.86%	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.80%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed	August 17, commencing Aug 17, 2024 up to and excluding the maturity date	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.93%	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.86%	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.80%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.93%  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.86%	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative  Non-convertible	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%  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	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative  Non-convertible	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%  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	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.93%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.86%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001111/0	000001111/0	000001.1/70
2	for private placement)	06368LUV6	06368LUY0	06368LVB9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 1.411	N/A	N/A
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Aug-2023	·	22-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Aug-2028		22-Aug-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	0 1   1			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Aug-2024	At par on 18-Aug-2024	At par on 22-Aug-2024
13	redemption amount / initial maturity	711 par on 17 71ug 2024	711 par on 10 71ug 2024	711 par on 22 71ag 2024
		A4	l	
1		At par on each February and	At par on each February and	At par on each February and
		August 17, commencing Aug 17,	August 18, commencing Aug 18,	August 22, commencing Aug 22,
16	Subsequent call dates, if applicable	August 17, commencing Aug 17, 2024 up to and excluding the	August 18, commencing Aug 18, 2024 up to and excluding the	August 22, commencing Aug 22, 2024 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	August 17, commencing Aug 17,	August 18, commencing Aug 18,	August 22, commencing Aug 22,
17	Coupons/dividends Fixed or floating dividend/coupon	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed	August 18, commencing Aug 18, 2024 up to and excluding the maturity date	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed	August 18, commencing Aug 18, 2024 up to and excluding the maturity date	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 6.05%  No	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%
17 18 19 20 21 22	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed 6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed 6.16%  No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed 6.16%  No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 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-	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 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	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed 6.00% 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 Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 17, commencing Aug 17, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	August 18, commencing Aug 18, 2024 up to and excluding the maturity date  Fixed  6.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 22, commencing Aug 22, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LVL7	06368LVM5	06368LVW3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A 5.995	N/A 5	N/A USD 1.465
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Aug-2023	· · · · · · · · · · · · · · · · · · ·	15-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Aug-2028	ÿ	15-Sep-2026
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 31-Aug-2025	At par on 31-Aug-2025	At par on 15-Sep-2024
	reactification attraction at the state of th	pan an a r rag zaza	in part of the grant	, p
		At par on each February and	At par on each February and	At par on each March and
			At par on each February and August 31, commencing Aug 31, 2025 up to and excluding the	
16	Subsequent call dates, if applicable	August 31, commencing Aug 31,	August 31, commencing Aug 31,	September 15, commencing Sep
	Coupons/dividends	August 31, commencing Aug 31, 2025 up to and excluding the maturity date	August 31, commencing Aug 31, 2025 up to and excluding the maturity date	September 15, commencing Sep 15, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 31, commencing Aug 31, 2025 up to and excluding the maturity date	August 31, commencing Aug 31, 2025 up to and excluding the maturity date	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.45%	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed 6.05%
17	Coupons/dividends Fixed or floating dividend/coupon	August 31, commencing Aug 31, 2025 up to and excluding the maturity date	August 31, commencing Aug 31, 2025 up to and excluding the maturity date	September 15, commencing Sep 15, 2024 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 mandatory	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  Mandatory	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  Mandatory	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  Mandatory  No	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 6.05% No  Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 6.05%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type 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	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 hierarchy in liquidation (specify	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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) Non-compliant transitioned features	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	August 31, commencing Aug 31, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LVX1	06368LWC6	06368LWG7
	ioi private piacement,	00300EVX1	0030021100	00300EVVG7
			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			
34	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
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEACHISTIANIEN	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.19		1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	15-Sep-2023 Dated	Dated 15-Sep-2023	25-Sep-2023 Dated
13	Original maturity date / Final maturity	15-Sep-2026		25-Sep-2028
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 15-Sep-2024	At par on 15-Sep-2025	At par on 25-Sep-2024
		At par on each March and	At par on each March and	At par on each March and
			September 15, commencing Sep	
		15, 2024 up to and excluding the	115, 2025 up to and excluding the	ISE 2024 up to and avaluding the
1 10	Cubecaught call dates if applicable			
16	Subsequent call dates, if applicable  Coupons/dividends	maturity date	maturity date	maturity date
16	Coupons/dividends			
		maturity date	maturity date Fixed	maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date Fixed	maturity date Fixed	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	maturity date Fixed 6.20% No	maturity date Fixed 5.65% No	maturity date  Fixed  6.25% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	maturity date Fixed 6.20% No Mandatory	maturity date Fixed 5.65% No Mandatory	maturity date  Fixed 6.25% No  Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	maturity date Fixed 6.20% No	maturity date Fixed 5.65% No	maturity date  Fixed  6.25% No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	maturity date  Fixed 6.20%  No  Mandatory  No	maturity date  Fixed 5.65%  No  Mandatory  No	maturity date  Fixed 6.25%  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)	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A	maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 6.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 6.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 6.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed 6.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	maturity date  Fixed 5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	maturity date  Fixed 6.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 6.25%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	maturity date  Fixed 5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	maturity date  Fixed 6.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 6.25%  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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 6.25%  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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 6.25%  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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 6.25%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 6.25%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	maturity date  Fixed 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 6.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LWL6	06368LWM4	06368LXV3
		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	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	USD 0.696	USD 0.44	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Sep-2023	22-Sep-2023	19-Oct-2023
12	Perpetual or dated	Dated 22 San 2027	Dated 32 Son 2027	Dated 10 Oct 2029
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	22-Sep-2027 Yes	22-Sep-2027 Yes	19-Oct-2028 Yes
14	issuer can subject to prior supervisory approval	100	100	1.00
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Sep-2024	At par on 22-Sep-2024	At par on 19-Oct-2024
		At you on each Moreh and	At now on each Moveb and	At non on each language Angil
		At par on each March and September 22, commencing Sep	At par on each March and September 22, commencing Sep	At par on each January, April, July and October 19
			22, 2024 up to and excluding the	
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
	Coupons/dividends		le: ,	
17 18				Ethio d
10	Fixed or floating dividend/coupon	Fixed 6 35%	Fixed 6 15%	Fixed 6 32%
19	Coupon rate and any related index	6.35%	6.15%	6.32%
19				
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	6.35%	6.15%	6.32%
20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	6.35% No Mandatory No	6.15% No Mandatory No	No Mandatory No
20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	6.35% No Mandatory No Cumulative	6.15% No Mandatory No Cumulative	6.32% No Mandatory No Cumulative
20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	6.35% No Mandatory No Cumulative Non-convertible	6.15%  No  Mandatory  No  Cumulative  Non-convertible	No Mandatory No Cumulative Non-convertible
20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	6.35% No Mandatory No Cumulative	6.15% No Mandatory No Cumulative	6.32% No Mandatory No Cumulative
20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	6.35% No Mandatory No Cumulative Non-convertible N/A	6.15% No Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	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
20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	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
20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Portion from subordination Pari pasu to Deposit Liabilities	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion 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  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Portion from subordination Pari pasu to Deposit Liabilities	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, ronversion 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	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion 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  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion 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  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, ronversion 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	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion 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  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer 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 Prospectus	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion 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  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer 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 Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination  Pari pasu to Deposit Liabilities No	No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002741/750	00275142112	0027514200
2	for private placement)	06374VZ58	06375M3N3	06375M3P8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 5	N/A USD 2	N/A USD 2.672
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Aug-2023	15-Aug-2023	8-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Aug-2026	15-Aug-2028	8-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 03-Feb-2024	At par on 15-Aug-2024	At par on 08-Feb-2024
		At par on each February and	At par on each February and	At par on each February and
		August 3, commencing Feb 03,	August 15, commencing Aug 15,	
		2024 up to and excluding the	2024 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.80%	Fixed 5.70%	Fixed 6.00%
19	Existence of a dividend stopper	No Sied /	No	No S.SS /S
	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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No No	No No	No
31	If write-down, write-down trigger (s)	· ·	<u></u>	1
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Evernation from outcoming attention	Every substitution	Evernation from sub-self-self-
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
		INTER FIUSPECIUS	INTER FIUSPECIUS	INTEN FIUSPECIUS
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
<u> </u>		Final Terms - CUSIP: 06374VZ58	Final Terms - CUSIP: 06375M3N	Final Terms - CUSIP: 06375M3P

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514000	0007514000	00075140117
2	for private placement)	06375M3Q6	06375M3S2	06375M3U7
		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	NI/A	N1/A	DI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	IN/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 5	
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	16-Aug-2023 Dated	21-Aug-2023 Dated	29-Aug-2023 Dated
13	Original maturity date / Final maturity	16-Aug-2028	21-Aug-2026	
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 16-Aug-2024	At par on 21-Feb-2024	At par on 29-Aug-2024
	,	-		
				At par on last calendar day of
		At par on each February, May,	At par on each February and	February, May 29, August 29
		August and November 16,	August 21, commencing Feb 21,	
		commencing Aug 16, 2024 up to	2024 up to and excluding the	Aug 29, 2024 up to and
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	excluding the maturity date
17	Coupons/dividends	Fixed	Fixed	Fixe d
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 6.05%	Fixed 5.85%	Fixed 6.10%
19	Existence of a dividend stopper	No	No 3.03 %	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 N/A	N/A N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	somerable, manuatory or optional conversion	137.5	1976	1971
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-			<u> </u>
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	1	1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
	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
		mint i rospectus	INTERNATIOS PECULOS	WITH LIOSPECTUS
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06375M3Q	Final Terms - CUSIP: 06375M3S	Final Terms - CUSIP: 06375M3U

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000751407/4	000751401/0	0007514400
2	for private placement)	06375M3X1	06375M3Y9	06375M4B8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 4	N/A USD 2	N/A USD 2.45
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Sep-2023		
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Sep-2028	15-Sep-2033	22-Sep-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	0			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Sep-2024	At par on 15-Sep-2025	At par on 22-Sep-2025
13	reachiption amount / initial maturity	7 K Pair Sir 10 Cop 2021	7 ( pai on 10 cop 2020	7 ( pai 611 22 30p 2020
1		At par on each March and	At par on each March and	At par on each March and
		September 15, commencing Sep	September 15, commencing Sep	September 22, commencing Sep
16	Subsequent call dates, if applicable	September 15, commencing Sep 15, 2024 up to and excluding the	September 15, commencing Sep	September 22, commencing Sep
16	Subsequent call dates, if applicable  Coupons/dividends	September 15, commencing Sep	September 15, commencing Sep 15, 2025 up to and excluding the	September 22, commencing Sep 22, 2025 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed	September 15, commencing Sep 15, 2025 up to and excluding the maturity date	September 22, commencing Sep 22, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 15, commencing Sep 15, 2024 up to and excluding the maturity date Fixed	September 15, commencing Sep 15, 2025 up to and excluding the maturity date	September 22, commencing Sep 22, 2025 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed 6.15%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed 6.15% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  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, permanent or temporary If temporary write-down, description of write-	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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)	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed  5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed 6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed 6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A
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, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed 5.90%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  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 N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 15, commencing Sep 15, 2024 up to and excluding the maturity date  Fixed  5.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	September 15, commencing Sep 15, 2025 up to and excluding the maturity date  Fixed 5.85%  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 N/A	September 22, commencing Sep 22, 2025 up to and excluding the maturity date  Fixed  6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/

Industrial in TLAC not included in TLAC not inclu		tures Of Regulatory Capital Instruments			
Tourise selective (eg. CUSP, 69M, or Documberg Identifier   Document   Docu	(\$ million	s except as noted)			
1 Insert internity ring CLISM, Sill, or Ricomberg densitive 1007/SMAP 1003/SMAP 2 0037/SMAP		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	
to printed places of the instrument (and the law province of Characia and the law of Carnada applicable therein)  3 Governing laxely of the instrument (and the law of Carnada applicable therein)  4 Mars by which enforceability requirement of Section 13 of the TAC Tern Steet's schewed for coher TAC-eligible instruments governed by foreign and the law of Carnada applicable therein)  5 Province of Characia and the law of Carnada applicable therein of Carn			regulatory capital	regulatory capital	regulatory capital
2 for proving piscension of the first province of Cristors and the biase of Caracles applicable therein of Caracles applicable to the Caracles applicable to the Caracles applicable to the Caracles applicable to the Caracles applicable to Caracles applicable to the Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles applicable to Caracles a	1		BMO	BMO	ВМО
Province of Creation and the law of Committee and the law of Committe		, , , , , , , , , , , , , , , , , , , ,	0007514454	0007514450	0007514450
A Mean's by which enforceable by requirement of Section 33 of the TLAC frem Street is sub-eed for other TLAC-eligible Instruments operation of the TLAC frem Street is sub-eed for other TLAC-eligible Instruments operation of the TLAC frem Street is sub-eed for other TLAC-eligible Instruments operation of the TLAC frem Street is sub-eed for other TLAC eligible Instruments operational Research Index  A Regulatory treatment of the TLAC instrument of the TLAC	2	for private placement)	06375M4D4	U6375M4E2	06375M4F9
A Mean's by which enforceable by requirement of Section 33 of the TLAC frem Street is sub-eed for other TLAC-eligible Instruments operation of the TLAC frem Street is sub-eed for other TLAC-eligible Instruments operation of the TLAC frem Street is sub-eed for other TLAC-eligible Instruments operation of the TLAC frem Street is sub-eed for other TLAC eligible Instruments operational Research Index  A Regulatory treatment of the TLAC instrument of the TLAC					
Means by white enforceability requirement of Section 13 and not make the make the property of			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
Section   Part PLAC   Form Shore is subhered (file other IDAC eligible instantines govered by freely previous)	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Instruments governed by foreign law)  A Provisional State of Intruses  A Provisional State of Intruses  A NA NA NA NA  B NA NA NA  B Contractual  Contractual  Contractual  Contractual  Contractual  Contractual  Contractual  Contractual  NA NA NA  NA NA  NA  NA  NA  NA  NA  N		Means by which enforceability requirement of Section 13			
Regulatory freatment in the second of the se	3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
4 Transforal Basel Intries NA N		, , ,	Contractual	Contractual	Contractual
5 Foet-transitioned lasted iff uses 6 Eligible at colorigons/group/bassises NPA NA NA NA NA NA NA NA NA NA NA NA NA NA		<u> </u>	NI/A	NIA	NI/A
6 Eligible at solofic positivosy/inosy/isologically and provided (Common type)  A mount recognised in regulatory capital (Currency in Mind)  A mount recognised in regulatory capital (Currency in Mind)  Brillion, as of most recent regioning date)  NA USD 5.656  NA USD 5.656  NA USD 5.656  NA USD 5.656  NA USD 5.656  NA USD 5.656  NA USD 5.656  NA USD 5.656  NA USD 5.656  NA USD 5.656  NA USD 5.656  Dated 29-Sep-2020  Dated 29-Sep-2020  Dated 29-Sep-2020  Dated 29-Sep-2020  A part on 29-Sep-2024  A part on 29-Sep-2020  A par					
R. million, se, or most recent report of regulatory capital (Currency in NA USD 5.466   NA USD 7.466   Par value of instrument					
8 millions, so of most record regording date) 10 Per value of instrument 11 Original cities of instrument 12 Per value of instrument 13 Original cities or instrument 14 Original cities or instrument 15 Original cities or instrument 16 Original cities or instrument 17 Per per value or instrument 18 Original cities or instrument 19 Original cities or instrument 19 Original cities or instrument 19 Original cities or instrument 19 Original cities or instrument 19 Original cities or instrument 19 Original cities or instrument 19 Original cities original 20 Original cities original 21 Original cities original 22 Original cities original 23 Original cities original cities original 24 Original cities original cities original 25 Original cities original cities original 26 Original cities original cities original 27 Original cities original cities original cities original 28 Original cities original cities original cities original cities original 29 Original cities original cities original cities original cities original cities original cities original cities original cities original cities original cities original cities original cities original cities original cities original cities original cities original cities original	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par value of instrument 10 Accounting dissification (Justilly - fair value option 11 Original date of issuance / Settlement 11 Original date of fasting of stated 12 Perpetual or of stated 13 Original date of fasting of stated 13 Original returnity date / Final muturity 14 Issuer call subject to prior supervisory approval 15 Issuer call subject to prior supervisory approval 16 Optional call date, contingent call dates and 16 Optional call date, contingent call dates and 17 original muturity date / Final muturity 18 A par on each March and 18 Optional call date, contingent call dates and 19 optional call date, contingent call dates and 19 optional call date, contingent call dates and 19 optional call date, contingent call dates and 20 optional call date, contingent call dates and 21 optional call date, contingent call dates and 22 optional call date, contingent call dates and 23 optional call date, contingent call dates and 24 par on each March and 38 optional call date, contingent call dates, if applicable 39 optional call dates, if applicable 30 optional call dates, if applicable 30 optional call dates, if applicable 30 optional call dates, if applicable 31 optional call dates, if applicable 32 optional call dates, if applicable 33 optional call dates, if applicable 34 optional call dates, if applicable 35 optional call dates, if applicable 36 optional call dates, if applicable 36 optional call dates, if applicable and call dates and c					
10. Original date of Isouance / Settlement					
11 Original date of issuance / Settlement					
12 Perspetual or dated Date Date Date Date Date Date Date Date		-			
Optional call date, contringent coll dates and  15 redemption amount / Initial maturity  At par on each March and September 25, commencing Sep September 25, comm			'		
Optional call date, contingent call dates and  At par on 25-Sep-2025  At par on 29-Mar-2024		·		29-Sep-2026	29-Sep-2028
At par on 25-Sep-2025  At par on 29-Man-2024	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
At par on 25-Sep-2025  At par on 29-Man-2024					
At par on 25-Sep-2025  At par on 29-Man-2024					
At par on 25-Sep-2025  At par on 29-Man-2024					
At par on each March and September 25, commencing Sep September 29, commencing March and September 29, commencing Sep 25, 2025 up to and excluding the 29, 2024 up to and excluding the 20, 2024 up to		,	_		_
September 28, commencing Sep September 29, commencing Mar Sep September 29, commencing Mar Sep September 29, 2072 by to and excluding the maturity date matu	15	redemption amount / Initial maturity	At par on 25-Sep-2025	At par on 29-Mar-2024	At par on 29-Sep-2024
September 28, commencing Sep September 29, commencing Mar Sep September 29, commencing Mar Sep September 29, 2072 by to and excluding the maturity date matu					
September 28, commencing Sep September 29, commencing Mar Sep September 29, commencing Mar Sep September 29, 2072 by to and excluding the maturity date matu					
September 28, commencing Sep September 29, commencing Mar Sep September 29, commencing Mar Sep September 29, 2072 by to and excluding the maturity date matu					
September 28, commencing Sep September 29, commencing Mar Sep September 29, commencing Mar Sep September 29, 2072 by to and excluding the maturity date matu					
September 28, commencing Sep September 29, commencing Mar Sep September 29, commencing Mar Sep September 29, 2072 by to and excluding the maturity date matu					
September 28, commencing Sep September 29, commencing Mar Sep September 29, commencing Mar Sep September 29, 2072 by to and excluding the maturity date matu					
September 28, commencing Sep September 29, commencing Mar Sep September 29, commencing Mar Sep September 29, 2072 by to and excluding the maturity date matu					
September 28, commencing Sep September 29, commencing Mar Sep September 29, commencing Mar Sep September 29, 2072 by to and excluding the maturity date matu			At nor on each March and	At nor on cook March and	At par an agab March and
25, 2025 up to and excluding the 29, 2024 up to and excluding the 20, 2024 up to and excluding the					
Coupons/dividends			' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '		
Fixed or Tloating dividend/coupon   Fixed	16		maturity date	maturity date	maturity date
18 Coupon rate and any related index 19 Existence of a dividend stopper No No No No Fully discretionary, partially discretionary or Mandatory No No No No No No No No No No No No No	47		Fixed	Fixed	Fixed
Existence of a dividend stopper   No					
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory  21 Existence of a step up or other incentive to redeem No No No No No No No No No No No No No					
Existence of a step up or other incentive to redeem	- 13	Fully discretionary, partially discretionary or			
22 Noncumulative or cumulative	20	mandatory	Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Non-convertible, conversion rate Non-convertible, convertible, conversion rate Non-convertible, convertible, convertible, convertible, convertible, convertible, convertible, mandatory or optional conversion Non-convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Non-convertible No				-	
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts 29 into 30 Write-down feature 30 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 write-down, permanent or temporary 35 If write-down, description of write-down mechanism 36 Non-compliant ton bierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 Non-compliant transitioned features 39 No 30 No 30 No 30 No 30 No 31 Non-compliant features 30 No 31 Non-compliant transitioned features 31 No 32 Non-compliant features 33 No 34 No 35 Non-compliant features 36 Non-compliant features 37 No 38 Non-compliant features 38 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 Non-compliant features 34 No 35 No 36 Non-compliant features 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 Non-compliant features 36 No 37 No 38 Non-compliant features 38 No 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 30 No					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  29 Into  30 Write-down feature  31 If write-down, write-down trigger (s)  32 If write-down, permanent or temporary  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-down mechanism  34a Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  35 Non-compliant transitioned features  36 Non-compliant transitioned features  37 If yes, specify non-compliant features  No  No  No  No  No  No  No  No  No  N		, , , ,			
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/		·			
If convertible, specify issuer of instrument it converts  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/					
29 into N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s)  32 If write-down, permanent or temporary  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-down mechanism  35 Type of subordination Exemption from subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features No No No No  37 If yes, specify non-compliant features N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement  MTN Prospectus Supplement MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement	28				
30 Write-down feature No No No No No No No No No No No No No	20		NI/A	NI/A	NI/A
31					
32					
33					
34   down mechanism   34a   Type of subordination   Exemption from subordination   Exemptio					
34a   Type of subordination   Exemption from subordination   Exemption					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities			Franchisco 6	Franchisco 6	Franchis ( ) " "
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No	34a	rype of subordination	exemption from subordination	Exemption from subordination	exemption from subordination
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No		Position in subordination hierarchy in liquidation (specify			
36   Non-compliant transitioned features   No	35		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement			·	No	No
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement	37	If yes, specify non-compliant features	N/A	N/A	N/A
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement		Prospectus / Base Shelf Prospectus / Short Form			
Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement		· · · · · · · · · · · · · · · · · · ·	MTN Processive	MTN Processive	MTN Prospectus
Pricing Supplement (if applicable)	-	•	IVITIN Prospectus	IVITIN Prospectus	IVITIN Prospectus
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
			The state of the s	The second supplement	The state of the s
		Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06375M4D	Final Terms - CUSIP: 06375M4E	Final Terms - CUSIP: 06375M4F9

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514407	0007514415	0007514044
2	for private placement)	06375M4G7	06375M4H5	06375MCA1
		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	NI/A	NI/A	NI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 2.972	USD 3
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	29-Sep-2023 Dated	29-Sep-2023 Dated	29-Sep-2023 Dated
13	Original maturity date / Final maturity	29-Sep-2033	29-Sep-2028	29-Sep-2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	b			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 29-Sep-2025	At par on 29-Sep-2025	At par on 29-Sep-2025
		.,	.,	.,,
		At par on each March and	At par on each March, June,	At par on each March and
		September 29, commencing Sep		September 29, commencing Sep
		29, 2025 up to and excluding the		
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 6 00%	Fixed 6 00%	Fixed 6.25%
18 19	Coupon rate and any related index	6.00% No	6.00% No	6.25% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	NO	NO	140
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
	ii convertible, manuatory or optional conversion	IN/A	IN/C	IV/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			
33	If write-down, permanent or temporary  If temporary write-down, description of write-			<u> </u>
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	1	1
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
		<u></u>	<u></u>	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06375M4G	Final Terms - CUSIP: 06375M4H	Final Terms - CUSIP: 06375MCA
_				<del></del>

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)		Included in TLAC not included in	
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Divid	BMO	D.N.O
2	for private placement)	06375MCB9	06375MCC7	06375MCE3
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			эт солошо орржината
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	USD 2.179	USD 0.685	USD 4.835
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	11-Oct-2023	11-Oct-2023	13-Oct-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11-Oct-2028	11-Oct-2033	13-Oct-2033
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 11-Oct-2024	At par on 11-Oct-2025	At par on 13-Oct-2025
16	Subsequent call dates, if applicable	At par on each April and October 11, commencing Oct 11, 2024 up to and excluding the maturity date	At par on each April and October 11, commencing Oct 11, 2025 up to and excluding the maturity date	At par on each April and October 13, commencing Oct 13, 2025 up to and excluding the maturity date
10	Coupons/dividends	uate	uate	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.30%	6.35%	6.50%
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)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25 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	Mrita dave facture	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>
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
				,
35	Position in subordination hierarchy in liquidation (specify	Devi necu te Devente La Large	Devi necu te Danasta I 1 1 100	Designation Designation 1 (1997)
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
3/	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus  Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	MTN Prospectus	MTN Prospectus
	supplement to pase shell riospectus (II applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375MCB	Final Terms - CUSIP: 06375MCC	Final Terms - CUSIP: 06375MCE

	tures Of Regulatory Capital Instruments			
(5-IIIIIII)))	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075140110	00075140140	00075140145
2	for private placement)	06375MCH6	06375MCK9	06375MCM5
		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			
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 7	USD 8.5	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option 31-Oct-2023
11	Original date of issuance / Settlement Perpetual or dated	18-Oct-2023 Dated	18-Oct-2023 Dated	31-Oct-2023 Dated
13	Original maturity date / Final maturity	18-Oct-2038	18-Oct-2028	31-Oct-2033
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 18-Oct-2026	At par on 18-Oct-2025	At par on 31-Oct-2025
		At par on each April and October		At par on each April 30 and
		18, commencing Oct 18, 2026 up to and excluding the maturity	July and October 18, commencing Oct 18, 2025 up to	October 31, commencing Oct 31, 2025 up to and excluding the
16	Subsequent call dates, if applicable	date	and excluding the maturity date	maturity date
			,	
1	Coupons/dividends			,
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	6.35%	6.25%	Fixed 6.50%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			Fixed
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	6.35% No	6.25% No	Fixed 6.50% No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	6.35% No Mandatory	6.25% No Mandatory	Fixed 6.50% 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	6.35% No Mandatory No	6.25% No Mandatory No	Fixed 6.50% No Mandatory
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	6.35% No Mandatory	6.25% No Mandatory	Fixed 6.50% No Mandatory
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	6.35% No Mandatory No Cumulative Non-convertible N/A	6.25% No Mandatory No Cumulative Non-convertible N/A	Fixed 6.50% 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	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.50% 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	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.50% No Mandatory No Cumulative Non-convertible 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	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.50% 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	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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 N/A	Fixed 6.50%  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, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.50% 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, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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	Fixed 6.50% 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, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.50% 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, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	Fixed 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Portion from subordination Pari pasu to Deposit Liabilities	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination  Pari pasu to Deposit Liabilities No	Fixed 6.50% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Portion from subordination Pari pasu to Deposit Liabilities	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination  Pari pasu to Deposit Liabilities No	Fixed 6.50% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination  Pari pasu to Deposit Liabilities No	Fixed 6.50% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 6.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No N/A N/A	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus  MTN Prospectus Supplement	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Fixed 6.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MCP8	06375MCR4	06368LYQ3
	for private placement)	06375IVICF6	06375IVICR4	06366L1Q3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 9.928	N/A USD 3	N/A
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Oct-2023	·	6-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Oct-2038		6-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At no. on 27 Oct 2025	NI/A	A4 nor on OC Nov 2024
15	redemption amount / Initial maturity	At par on 27-Oct-2025	N/A	At par on 06-Nov-2024
		At par on each April and October		
		At par on each April and October 27, commencing Oct 27, 2025		On each May and November 6,
		27, commencing Oct 27, 2025 up to and excluding the maturity		commencing Nov 06, 2024 up to
16	Subsequent call dates, if applicable	27, commencing Oct 27, 2025	#N/A	
	Coupons/dividends	27, commencing Oct 27, 2025 up to and excluding the maturity date	·	commencing Nov 06, 2024 up to and excluding the maturity date
16 17 18	Coupons/dividends Fixed or floating dividend/coupon	27, commencing Oct 27, 2025 up to and excluding the maturity	Fixed to Floating	commencing Nov 06, 2024 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	27, commencing Oct 27, 2025 up to and excluding the maturity date	Fixed to Floating	commencing Nov 06, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00%	Fixed to Floating 7.00%	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory	Fixed to Floating 7.00% No Mandatory	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No	Fixed to Floating 7.00% No Mandatory No	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative	Fixed to Floating 7.00% No Mandatory No Cumulative	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative	Fixed to Floating 7.00% No Mandatory No Cumulative	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 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-	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% 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	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed 6.50% 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
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-	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 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	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% 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	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed 6.50% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  Fixed  7.00% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Pripasu to Deposit Liabilities	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed 6.50%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  Fixed  7.00% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Pripasu to Deposit Liabilities	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed 6.50%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tribe-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% 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 to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed  6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	27, commencing Oct 27, 2025 up to and excluding the maturity date  Fixed  7.00% 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  N/A  N/A  M/A  M	Fixed to Floating 7.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	commencing Nov 06, 2024 up to and excluding the maturity date  Fixed 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LYU4	06368LYW0	06368LYX8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A 1.434	N/A 2.226	N/A USD 1.349
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Nov-2023	. ,	2-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2028		2-Nov-2028
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 02-Nov-2024	At par on 02-Nov-2024	At par on 02-Nov-2024
	reactification attraction attacking			
		At par on each May and	At par on each May and	At par on each May and
		At par on each May and November 2, commencing Nov 02, 2024 up to and excluding the	November 2, commencing Nov	November 2, commencing Nov
16	Subsequent call dates, if applicable	November 2, commencing Nov	November 2, commencing Nov	November 2, commencing Nov
	Coupons/dividends	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 2, commencing Nov 02, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 2, commencing Nov 02, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%	November 2, commencing Nov 02, 2024 up to and excluding the maturity date Fixed 6.10%	November 2, commencing Nov 02, 2024 up to and excluding the maturity date Fixed 6.85%
17	Coupons/dividends Fixed or floating dividend/coupon	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 2, commencing Nov 02, 2024 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  Mandatory	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.10%  Mandatory  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85% No  Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory  No  Cumulative	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  No Mandatory No Cumulative	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.85%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory  No  Cumulative  Non-convertible	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10% No Mandatory No Cumulative Non-convertible	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.85% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory  No  Cumulative	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  No Mandatory No Cumulative	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.85%  No  Mandatory  No  Cumulative
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	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85%  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	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85%  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, conversion rate If convertible, mandatory or optional conversion	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85%  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	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LYV2	06368LYY6	06368LZK5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 0.703	N/A 5.25	N/A 0.32
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Nov-2023	2-Nov-2023	14-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2028		14-Nov-2026
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 02-Nov-2024	At par on 02-Nov-2024	At par on 14-Nov-2024
	, , , , , , , , , , , , , , , , , , , ,	,		·
		At now on each May and	At nor on each May and	At nor on each May and
		At par on each May and	At par on each May and	At par on each May and
		At par on each May and November 2, commencing Nov 02, 2024 up to and excluding the	November 2, commencing Nov	November 14, commencing Nov
16	Subsequent call dates, if applicable	November 2, commencing Nov	November 2, commencing Nov	November 14, commencing Nov
	Coupons/dividends	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 14, commencing Nov 14, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 14, commencing Nov 14, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 2, commencing Nov 02, 2024 up to and excluding the maturity date Fixed 6.65%	November 2, commencing Nov 02, 2024 up to and excluding the maturity date Fixed 6.05%	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%
17	Coupons/dividends Fixed or floating dividend/coupon	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 2, commencing Nov 02, 2024 up to and excluding the maturity date	November 14, commencing Nov 14, 2024 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No Mandatory	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  Mandatory	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.65%  No  Mandatory  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory No	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65% No Mandatory No Cumulative	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65% No Mandatory No Cumulative Non-convertible	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65% No Mandatory No Cumulative	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative
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	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 5.70%-6.20%  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, conversion rate If convertible, mandatory or optional conversion	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 hierarchy in liquidation (specify	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 5.70%-6.20%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Proposition of the maturity date in the maturity date in the maturity of the
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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) Non-compliant transitioned features	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.65%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	November 2, commencing Nov 02, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  5.70%-6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LZJ8	06368LZG4	06368LZF6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 0.2	N/A 0.45	N/A 0.45
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Nov-2023	10-Nov-2023	10-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Nov-2026		10-Nov-2030
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 14-Nov-2024	At par on 10-Nov-2024	At par on 10-Nov-2024
	, , , , , , , , , , , , , , , , , , , ,	,		·
1		At now on each May and	At nor on each May and	At nor on each May and
		At par on each May and	At par on each May and	At par on each May and
		November 14, commencing Nov		November 10, commencing Nov
16	Subsequent call dates, if applicable	November 14, commencing Nov	November 10, commencing Nov	November 10, commencing Nov
	Coupons/dividends	November 14, commencing Nov 14, 2024 up to and excluding the maturity date	November 10, commencing Nov 10, 2024 up to and excluding the maturity date	November 10, commencing Nov 10, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	November 14, commencing Nov 14, 2024 up to and excluding the maturity date	November 10, commencing Nov 10, 2024 up to and excluding the maturity date	November 10, commencing Nov 10, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%	November 10, commencing Nov 10, 2024 up to and excluding the maturity date Fixed 6.33%
17	Coupons/dividends Fixed or floating dividend/coupon	November 14, commencing Nov 14, 2024 up to and excluding the maturity date	November 10, commencing Nov 10, 2024 up to and excluding the maturity date	November 10, commencing Nov 10, 2024 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  Mandatory	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25%  No  Mandatory	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No  Cumulative	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No  Cumulative  Non-convertible	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No  Cumulative	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative
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	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.33%  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, conversion rate If convertible, mandatory or optional conversion	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.33%  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	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed 6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.25%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 14, commencing Nov 14, 2024 up to and excluding the maturity date  Fixed  6.20%-6.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed 6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 10, commencing Nov 10, 2024 up to and excluding the maturity date  Fixed  6.33%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368LA48	063681 433	063691 B30
2	for private placement)	U6368LA48	06368LA22	06368LB39
		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	Contractual	Contractual	Cantractual
	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	0.04		USD 0.499
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Nov-2023		24-Nov-2023
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 24-Nov-2029	Dated 24-Nov-2025	Dated 24-Nov-2026
13	Issuer call subject to prior supervisory approval	Yes 24-Nov-2029	Yes 24-N0V-2025	Yes 24-Nov-2026
17	can subject to prior supervisory approvar			13
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Nov-2024	At par on 24-Nov-2024	At par on 24-Nov-2024
		At par on each May and	At par on each May and	At par on each May and
		At par on each May and November 24, commencing Nov	At par on each May and November 24, commencing Nov	At par on each May and November 24, commencing Nov
		November 24, commencing Nov 24, 2024 up to and excluding the	November 24, commencing Nov 24, 2024 up to and excluding the	November 24, commencing Nov 24, 2024 up to and excluding the
16	Subsequent call dates, if applicable	November 24, commencing Nov	November 24, commencing Nov	November 24, commencing Nov
16	Coupons/dividends	November 24, commencing Nov 24, 2024 up to and excluding the	November 24, commencing Nov 24, 2024 up to and excluding the	November 24, commencing Nov 24, 2024 up to and excluding the
		November 24, commencing Nov 24, 2024 up to and excluding the maturity date	November 24, commencing Nov 24, 2024 up to and excluding the maturity date	November 24, commencing Nov 24, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	November 24, commencing Nov 24, 2024 up to and excluding the maturity date	November 24, commencing Nov 24, 2024 up to and excluding the maturity date	November 24, commencing Nov 24, 2024 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85% No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05%  No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.10%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  Mandatory	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85% No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  Mandatory	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.10%  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	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.10%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.05%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.10%  No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85%  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	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 5.60%-5.85%  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	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  5.60%-5.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed 6.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	November 24, commencing Nov 24, 2024 up to and excluding the maturity date  Fixed  6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06368LB54	06375MCT0	06375MCU7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Institution	Other TEAC Institution
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	USD 4	USD 2.006
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 30-Nov-2023	Liability - fair value option 2-Nov-2023	Liability - fair value option 9-Nov-2023
12	Perpetual or dated	Dated 30-1107-2023	Dated	Dated 9-110V-2023
13	Original maturity date / Final maturity	30-Nov-2028	2-Nov-2026	9-Nov-2038
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-Nov-2024	At par on 02-May-2024	At par on 09-Nov-2025
		At par on each May and	At par on each May and	At par on each May and
		November 30, commencing Nov 30, 2024 up to and excluding the	November 2, commencing May 02, 2024 up to and excluding the	November 9, commencing Nov 09, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
47	Coupons/dividends	F J	Firm d	Firm 4
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.60%	Fixed 6.35%	Fixed 7.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory  Evictorica of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21	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 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	If write-down, full or partial  If write-down, permanent or temporary			
33	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 N/A	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
	·		INTERPREDIOS SUPPREMIENT	INTERPRETARIOS SUPPLEMENT
	Pricing Supplement (if applicable)			
<u> </u>		Final Terms - CUSIP: 06368LB54	Final Terms - CUSIP: 06375MCT	Final Terms - CUSIP: 06375MCU

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06375MCV5	06375MCW3	06375MCX1
	for private placement)	063731010 03	06375101CW3	0637 SIVICAT
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	NI/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 2	N/A USD 6	N/A 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-2023		16-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Nov-2028		16-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 45 Nov 2024	At now on 40 Nov. 2024	A4 nor on 46 Nov 2024
15	redemption amount / Initial maturity	At par on 15-Nov-2024	At par on 16-Nov-2024	At par on 16-Nov-2024
		At par on each February, May,	At par on each May and	At par on each May and
		August and November 15,	3	November 16, commencing Nov
4.5	Cubarana all datas if annii abla		16, 2024 up to and excluding the	
16	Subsequent call dates, if applicable  Coupons/dividends	and excluding the maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.63%	6.20%	6.50%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
	into	14/73		N.I.
30	Write-down feature	No	No	No
31	Write-down feature  If write-down, write-down trigger (s)		No	No
31 32	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial		No	NO
31	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary		No	NO
31 32	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial		No	NO
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  Exemption from subordination	Exemption from subordination
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		
31 32 33 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	Exemption from subordination	Exemption from subordination
31 32 33 34 34a 35	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities
31 32 33 34 34a 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
31 32 33 34 34a 35	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities
31 32 33 34 34a 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
31 32 33 34 34a 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
31 32 33 34 34a 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus
31 32 33 34 34a 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A
31 32 33 34 34a 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus
31 32 33 34 34a 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement

10 Accounting classification Liability - fair value option 17-Nov-2023 17-Nov-2023 21-Nov-202 21-		tures Of Regulatory Capital Instruments			
Image: Committed to the committed of t	(\$ million	s except as noted)			
1 Inspect services of part places of provide placement of provide placem			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
Distinct electrifier (eg. CLSP), SIN, or Bloomberg sterrifier			· · ·		
2 or private placement) 06375MCV9 06375MCZ0 06375MCZ0 06375MCZ0 06375MCZ0 06375MCZ0 06375MCZ0 06375MCZ0 06375MCZ0 06375MCZ0 075MCZ0 07	1		ВМО	ВМО	ВМО
Contractual faces of the instrument of Scation 33  There is you have end foreigned receivered of Scation 43  There is you have end foreigned and the law of Chandos applicable therein of	2		06275MCV0	06275MC76	06375MG25
A Georeting back) of the instruments of Scional Contractual Contra		for private placement)	06375101019	06373101C26	06373101G23
A Georeting back) of the instruments of Scional Contractual Contra					
Maran by which inforceability requirement of Section 13 a for the TAC firem Section school (for other TAC decided) Registroy removed removed Registroy removed removed Registroy removed removed Registroy removed removed Registroy removed removed Registroy removed removed Registroy removed removed removed Registroy removed					
the track from Sector is achieved for other LLC-elgible instruments governed by free grows and sector grows and grows and sector grows and grows and sector grows and grows and	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Register yearness by foreign low) Register yearness and save if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose if in ales A Provisional Rose in ales A Rose in al	20	·			
Regulatory incomment  A Transformal Basel III rules  NA NA NA NA  NA NA NA  Transformation about III rules  NA NA NA NA  NA NA  Transformation about III rules  NA NA NA  NA NA  NA NA  NA NA  NA NA  NA NA  NA	Ja	,	Contractual	Contractual	Contractual
Protect resistant all sease if makes   NA   NA   NA   NA   NA   NA   NA   N			o macaa.	Communication	- Communication
6 Eligible at solvigroughzoughzoughzoughzoughzoughzoughzoughz			-	-	-
An untrument type Amount recipited in regulatory capital (currency in 8 millions, as of most recept reporting date) NA Accounting date-offication Date of International Control (Control of International Control of Internat					
Anount recognised in regulatory capital (currency in 9 Parvalue of instrument and of the composition of the			·	·	
8 millions, as of most recent reporting date) NA NS Per Per le printer printer printer 10 Accounting classification 11 Original date of issuance of Settlement 12 Original date of issuance of Settlement 13 Original date of issuance of Settlement 14 Issuer call outpect to prior supervisory approval 15 Perpetual or instead 16 Original manufacture and prior supervisory approval 16 Issuer call outpect to prior supervisory approval 17 Nov-2003 18 Original manufacture and prior supervisory approval 19 Per su			Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
10 Accounting classification   Liability - fair value option   Liability - fair value option   Liability - fair value option   17-Nov-2023   17-Nov-2023   21-Nov-2024   21-Nov-2023   21-Nov-2024   21-Nov-2024   21-Nov-2024   21-Nov-2025   21-Nov-2024   21-Nov-2024   21-Nov-2025   21-Nov-2024   21-Nov-2025   21-Nov-2024   21-Nov-2025   21-Nov-2024   21-Nov-2025   21-Nov-2024   21-Nov-2025   21-Nov-2024   21-Nov-2025   21-Nov-2025   21-Nov-2024   21-Nov-2025   2	8		N/A	N/A	N/A
11 Original date of issuance / Settlement					USD 22.892
Perpetual or dated   Dated   Dated   Dated   Dated		·		· · · · · · · · · · · · · · · · · · ·	
13 Original naturity date / Final maturity					
15   Issuer call subject to prior supervisory approval   Yes   Y					21-Nov-2025
At par on 17-May-2024 At par on 17-Nov-2025 At par on 21-May-2024  At par on each May and November 17, commencing Nay November 17, commencing Nay November 17, commencing Nay 17, 2024 up to and excluding the attributed to maturity date of leasting dividend/coupon Fixed F					
At par on 17-May-2024 At par on 17-Nov-2025 At par on 21-May-2024  At par on each May and November 17, commencing Nay November 17, commencing Nay November 17, commencing Nay 17, 2024 up to and excluding the attributed to maturity date of leasting dividend/coupon Fixed F					
At par on 17-May-2024 At par on 17-Nov-2025 At par on 21-May-2024  At par on each May and November 17, commencing Nay November 17, commencing Nay November 17, commencing Nay 17, 2024 up to and excluding the attributed to maturity date of leasting dividend/coupon Fixed F					
At par on 17-May-2024 At par on 17-Nov-2025 At par on 21-May-2024  At par on each May and November 17, commencing Nay November 17, commencing Nay November 17, commencing Nay 17, 2024 up to and excluding the attributed to maturity date of leasting dividend/coupon Fixed F					
At par on each May and November 17, commencing Nay November 21, commencing Nay November 21, commencing Nay November 21, commencing Nay November 21, commencing Nay November 21, commencing Nay November 21, commencing Nay November 21, commencing Nay November 21, commencing Nay November 21, commencing Nay November 21, commencing Nay Nay Nay Nay Nay Nay Nay Nay Nay Nay					
November 17, commencing Nav 17, 2024 up to and excluding the naturity date naturity da	15	redemption amount / Initial maturity	At par on 17-May-2024	At par on 17-Nov-2025	At par on 21-May-2024
November 17, commencing Nav 17, 2024 up to and excluding the naturity date naturity da					
November 17, commencing Nav 17, 2024 up to and excluding the naturity date naturity da					
November 17, commencing Nav 17, 2024 up to and excluding the naturity date naturity da					
November 17, commencing Nav 17, 2024 up to and excluding the naturity date naturity da					
November 17, commencing Nav 17, 2024 up to and excluding the naturity date naturity da					
November 17, commencing Nav 17, 2024 up to and excluding the naturity date naturity da					
November 17, commencing Nav 17, 2024 up to and excluding the naturity date naturity da					
16   Subsequent call dates, if applicable   maturity date					
Subsequent call dates, if applicable   maturity date   matur					
Coupons/fibridends	16	Subsequent call dates, if applicable	, ,	, ,	, ,
18 Coupon rate and any related index 6.15% 6.40% 6.00°  19 Existence of a dividend stopper No No No No No No No No No No No No No	- 10		The state of the s		
Existence of a dividend stopper   No   No   No   No   No   Fully discretionary, partially discretionary or   Mandatory   Man					
Fully discretionary, partially discretionary or mandatory Mandator					6.00%
Mandatory   Mandatory   Mandatory   Mandatory   Mandatory	19		NO	NO	NO
Existence of a step up or other incentive to redeem   No	20		Mandatory	Mandatory	Mandatory
Convertible or non-convertible   Non-convertib				,	,
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 Into My/A 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If write-down, description of write-down description of write-down mechanism 34 Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 No-compliant transitioned features 37 If yes, specify non-compliant features 38 No/A 39 If yes, specify non-compliant features 39 No/A 30 No 30 No 31 My/A 31 No 32 No 33 No 34 No 35 No 36 No-compliant transitioned features 36 No-compliant transitioned features 37 No/A 38 No/A 39 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No-compliant transitioned features 36 No/Compliant features 37 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 30 No					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s)  32 If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  33 If write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No  37 If yes, specify non-compliant features  No No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement					
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		·			
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					
29 into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If temporary write-down, description of write- down mechanism 34 down mechanism 35 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  NO NO NO NTO Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement	28				
Write-down feature	20	· · · · ·	N/A	N/A	N/A
If write-down, write-down trigger (s)   If write-down, full or partial   If write-down, permanent or temporary   If temporary write-down, description of write-down mechanism   If ye of subordination   Exemption from 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   P					
If temporary write-down, description of write-down mechanism  34 Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No Nif yes, specify non-compliant features  No Nif yes, specify non-compliant features  No Nif yes, specify non-compliant to Base Shelf Prospectus (if applicable)  MTN Prospectus Supplement  Pricing Supplement (if applicable)  Exemption from subordination					
If temporary write-down, description of write- down mechanism  34  Type of subordination					
34   down mechanism   Exemption from subordination   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabiliti	33				
Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No No No No No No No No No No No	34	, , ,			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities			Exemption from subordination	Exemption from subordination	Exemption from subordination
35   instrument type immediately senior to instrument)					
36 Non-compliant transitioned features No No No No No No No No No No No No No			Ded access to D. Color Color	Designation Designation	Ded and to Describe
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement			·	· · · · · · · · · · · · · · · · · · ·	·
Prospectus / Base Shelf Prospectus / Short Form Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  Pricing Supplement (if applicable)					
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  MTN Prospectus  MTN Prospectus  MTN Prospectus Supplement  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 MTN Prospectus Supplement MTN Prospectus Supplement					
Pricing Supplement (if applicable)  MIN Prospectus Supplement   MIN Prospectus Supplem			MTN Prospectus	MTN Prospectus	MTN Prospectus
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
			Marrie Loopecius Supplement	mina i rospecius ouppiement	mina i rospecius ouppiement
		Pricing Supplement (if applicable)			
	1		Final Terms - CUSIP: 06375MCY	Final Terms - CUSIP: 06375MCZ	Final Terms - CUSIP: 06375MG2

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514000	0007514044	0007514050
2	for private placement)	06375MG33	06375MG41	06375MG58
		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 Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4	USD 3 Liability - fair value option	USD 3 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 21-Nov-2023	22-Nov-2023	22-Nov-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Nov-2028	22-Nov-2028	22-Nov-2033
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 21-May-2024	At par on 22-Nov-2024	At par on 22-Nov-2025
		At par on each May and	At par on each May and	At par on each May and
		November 21, commencing May	November 22, commencing Nov	November 22, commencing Nov
		21, 2024 up to and excluding the		22, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends		le: 1	E
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Step up 6.00%-7.35%	Fixed 6.15%	Fixed 6.20%
19	Existence of a dividend stopper	No	No	No
- 15	Fully discretionary, partially discretionary or	110	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	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
29	Mrite down feature	N/A No	N/A	N/A No
30 31	Write-down feature  If write-down, write-down trigger (s)	INU	No	INO
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 higgs shu in liquidation (are a off-			
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 / Base Shell Prospectus / Short Porni	MTN B	MIND	MEN D
-	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100poolus Oupplement	1 100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06375MG3	Final Terms - CUSIP: 06375MG4	Final Terms - CUSIP: 06375MG5
	·			

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514000	0007514074	200001 777
2	for private placement)	06375MG66	06375MG74	06368LZX7
		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
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Institution
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.5	USD 1.5	7.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Nov-2023		1-Dec-2023
12	Perpetual or dated	Dated 20 Nov 2020	Dated 20 Nov 2020	Dated 4 Dec 2027
13	Original maturity date / Final maturity	30-Nov-2028		1-Dec-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At nor on 30 Nov 2024	At par an 20 New 2025	At par ap 01 Dag 2024
15	redemption amount / Initial maturity	At par on 30-Nov-2024	At par on 30-Nov-2025	At par on 01-Dec-2024
		At par on the last day of February, May 30, August 30	At par on the last day of	At par on each June and
		and November 30, commencing	February, May 30, August 30 and November 30, commencing	December 1, commencing Dec
		Nov 30, 2024 up to and	Nov 30, 2025 up to and	01, 2024 up to and excluding the
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.50% No	6.25% No	5.74% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	NO	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	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 instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3 <del>-1</del> a	. The or subordination		2.3mption from Supordination	Z.ompton 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	
<del></del>		INTERIOSPECIUS	INTIN FTUSPECIUS	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)			
1		Final Terms - CUSIP: 06375MG6	Final Terms - CUSIP: 06375MG7	Final Terms - CUSIP: 06368LZX
<u></u>				

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00000177/5	000001 570	000001.040
2	for private placement)	06368LZY5	06368LB70	06368LC46
		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	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	7		21.065
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Dec-2023 Dated	4-Dec-2023 Dated	12-Dec-2023 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	1-Dec-2027	4-Dec-2033	12-Dec-2026
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 01-Dec-2024	46360	At par on 12-Jun-2024
1				
		At par on each June and		At par on each June and
		December 1, commencing Dec	On each December 4,	December 12, commencing Jun
16	Subsequent call dates, if applicable	•		
	Coupons/dividends	December 1, commencing Dec 01, 2024 up to and excluding the maturity date	commencing Dec 04, 2026 up to and excluding the maturity date	December 12, commencing Jun 12, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	December 1, commencing Dec 01, 2024 up to and excluding the maturity date	commencing Dec 04, 2026 up to and excluding the maturity date	December 12, commencing Jun 12, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 1, commencing Dec 01, 2024 up to and excluding the maturity date Fixed 5.27%	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed 5.70%
17	Coupons/dividends Fixed or floating dividend/coupon	December 1, commencing Dec 01, 2024 up to and excluding the maturity date	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%	December 12, commencing Jun 12, 2024 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 mandatory	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed  5.27%  No  Mandatory	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70% No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed  5.27%  No  Mandatory  No	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative
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	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed  5.27%  No  Mandatory  No	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No
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	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed 5.70% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed  5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed  5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed  5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed  5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed  5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	December 1, commencing Dec 01, 2024 up to and excluding the maturity date  Fixed 5.27%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	commencing Dec 04, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.9%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 12, commencing Jun 12, 2024 up to and excluding the maturity date  Fixed 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LD37	06368LE28	06368LE44
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	21/2		<b>.</b>
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A 2.91	N/A 0.318	N/A 0.208
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Dec-2023	·	19-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Dec-2034		19-Dec-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call dates and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	45641	At par on 19-Jun-2024	At par on 19-Jun-2024
	reactification amounts, initial materity			
		On each June and December	At par on each June and	At par on each June and
		On each June and December 15, commencing Dec 15, 2024 up to and excluding the maturity	December 19, commencing Jun	At par on each June and December 19, commencing Jun 19, 2024 up to and excluding the
16	Subsequent call dates, if applicable	15, commencing Dec 15, 2024	December 19, commencing Jun	December 19, commencing Jun
	Coupons/dividends	15, commencing Dec 15, 2024 up to and excluding the maturity date	December 19, commencing Jun 19, 2024 up to and excluding the maturity date	December 19, commencing Jun 19, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	15, commencing Dec 15, 2024 up to and excluding the maturity date	December 19, commencing Jun 19, 2024 up to and excluding the maturity date	December 19, commencing Jun 19, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%
17	Coupons/dividends Fixed or floating dividend/coupon	15, commencing Dec 15, 2024 up to and excluding the maturity date	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%	December 19, commencing Jun 19, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Mandatory	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No Cumulative	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  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	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No  Cumulative Non-convertible	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No Cumulative	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No  Cumulative  Non-convertible  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annuatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  Exemption from subordination	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type conversion  If convertible, specify instrument type 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	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	15, commencing Dec 15, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 7.00%  No  Mandatory  No  Cumulative  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	063691 704	002001 D00	063601 536
2	for private placement)	06368LD94	06368LD86	06368LE36
			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	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	USD 0.094	USD 0.641	7.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Dec-2023		19-Dec-2023
12	Perpetual or dated Original maturity date / Final maturity	Dated 19-Dec-2028	Dated 19-Dec-2028	Dated 19-Dec-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	issuer can subject to prior supervisory approval			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 19-Jun-2024	At par on 19-Jun-2024	45645
1		At par on each June and	At par on each June and	On each June and December
		At par on each June and December 19, commencing Jun	At par on each June and December 19, commencing Jun	19, commencing Dec 19, 2024
		December 19, commencing Jun 19, 2024 up to and excluding the	December 19, commencing Jun 19, 2024 up to and excluding the	19, commencing Dec 19, 2024 up to and excluding the maturity
16	Subsequent call dates, if applicable	December 19, commencing Jun	December 19, commencing Jun	19, commencing Dec 19, 2024
16	Coupons/dividends	December 19, commencing Jun 19, 2024 up to and excluding the	December 19, commencing Jun 19, 2024 up to and excluding the	19, commencing Dec 19, 2024 up to and excluding the maturity
		December 19, commencing Jun 19, 2024 up to and excluding the maturity date	December 19, commencing Jun 19, 2024 up to and excluding the maturity date	19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 19, commencing Jun 19, 2024 up to and excluding the maturity date	December 19, commencing Jun 19, 2024 up to and excluding the maturity date	19, commencing Dec 19, 2024 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	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30% No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.00% No	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.00%  No Mandatory	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% 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	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory No	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory No	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.00%  No Mandatory	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% 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)	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.00% No  Mandatory No Cumulative Non-convertible N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% 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	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.30%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed  6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 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/	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Poly No Exemption from subordination Pari pasu to Deposit Liabilities	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 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/	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 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/	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 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/	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 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/	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 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/	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 6.30%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 19, commencing Jun 19, 2024 up to and excluding the maturity date  Fixed 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/	19, commencing Dec 19, 2024 up to and excluding the maturity date  Fixed  Zero coupon, 5.66% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 554	002001 500	0027514000
2	for private placement)	06368LE51	06368LE69	06375MG82
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)  Par value of instrument	N/A 2.95	N/A 4.45	N/A USD 5.271
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Dec-2023	20-Dec-2023	7-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Dec-2029	20-Dec-2030	7-Dec-2026
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 20-Dec-2024	At par on 20-Dec-2024	At par on 07-Jun-2024
		At par on each June and	At par on each June and	At par on each June and
				07, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity data
				maturity date
17	Coupons/dividends	Fixed	Fixed	
17 18	Fixed or floating dividend/coupon	Fixed 5.65%	Fixed 5.70%	Fixed
17 18 19	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.65%	Fixed 5.70%	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.65%	5.70%	Fixed 6.15%
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	5.65% No Mandatory	5.70% No Mandatory	Fixed 6.15% 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	5.65% No Mandatory No	5.70% No Mandatory No	Fixed 6.15% No Mandatory
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	5.65% No Mandatory No Cumulative	5.70% No Mandatory No Cumulative	Fixed 6.15% No Mandatory No Cumulative
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	5.65% No Mandatory No	5.70% No Mandatory No	Fixed 6.15% No Mandatory
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	5.65%  No  Mandatory  No  Cumulative  Non-convertible	5.70%  No  Mandatory  No  Cumulative  Non-convertible	Fixed 6.15% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	Fixed 6.15%  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	5.65% No Mandatory No Cumulative Non-convertible N/A N/A	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	Fixed 6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	Fixed 6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	Fixed 6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	Fixed 6.15% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	5.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	Fixed 6.15%  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	5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 6.15% No 6.15% 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, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 6.15% No 6.15% 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, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 6.15% No 6.15% 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-	5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 6.15% No 6.15% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A 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-	5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 6.15% No 6.15% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 Poly Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed 6.15% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 Poly Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 6.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed 6.15% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed 6.15% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed 6.15% No 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features 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 Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed 6.15% No 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed 6.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0027514000	00075140.47	00275MCD5
2	for private placement)	06375MG90	06375MGA7	06375MGB5
		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	NI/A	NI/A	DI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	IN/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	USD 10	
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-Dec-2023 Dated	Dated 13-Dec-2023	Dated 15-Dec-2023
13	Original maturity date / Final maturity	1-Dec-2028	13-Dec-2033	
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 01-Dec-2024	At par on 13-Dec-2025	At par on 15-Dec-2024
	,,	.,		
		At par on each June and	At par on each June and	At par on each March, June,
		December 1, commencing Dec	December 13, commencing Dec	
		01, 2024 up to and excluding the		
16	Subsequent call dates, if applicable	maturity date	maturity date	and excluding the maturity date
47	Coupons/dividends	The d	Fired	04-7-17
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 6.00%	Fixed 6.10%	Step up 5.50%-7.20%
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 N/A	N/A N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	somerable, manuatory or optional conversion	137.5	1971	1973
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			<u> </u>
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	- I - I - I - I - I - I - I - I - I - I	1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
	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
-		mint i rospectus	INTIN I TOSPECIUS	WITH LIOSPECIUS
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06375MG9	Final Terms - CUSIP: 06375MGA	Final Terms - CUSIP: 06375MGB
. —				

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06375MGC3	06375MGD1	06368LF76
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	
5	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
-	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3		1.412
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Dec-2023 Dated	Dated 15-Dec-2023	22-Dec-2023 Dated
13	Perpetual or dated Original maturity date / Final maturity	18-Dec-2025		22-Dec-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	issuer can subject to prior supervisory approva.		. 55	
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 18-Jun-2024	At par on 15-Jun-2025	45648
	,,	.,		
		At par on each June and	At par on each June and	
		December 18, commencing Jun	December 15, commencing Jun	Each June and December 22,
		18, 2024 up to and excluding the		commencing Jun 22, 2025 up to
16	Subsequent call dates, if applicable  Coupons/dividends	maturity date	maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%		Zero coupon, 5.23%
19		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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
1				
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	NI/A	N/A	N/A
30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
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
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shell Prospectus / Short Porni	MTN B	MTN B	
	•	MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	
		mint i rospectus Supplement	mina i rospecius Supplement	
	Pricing Supplement (if applicable)			
	- The state of the	Final Terms - CUSIP: 06375MGC	Final Terms - CUSIP: 06375MGD	Final Terms - CUSIP: 06368LF76

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
	Lawren	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO
2	for private placement)	06375MGE9	06375MGF6	06375MGG4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 20	USD 3	USD 5.135
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	22-Dec-2023 Dated	22-Dec-2023 Dated	22-Dec-2023 Dated
13	Original maturity date / Final maturity	22-Dec-2026	22-Dec-2026	22-Dec-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 22-Jun-2024	At par on 22-Dec-2024	At par on 22-Dec-2024
15	redemption amount / Initial maturity	At par on 22-Jun-2024	At par on 22-Dec-2024	At par on 22-Dec-2024
			l.,	l.,
		At par on each June and December 22, commencing Jun	At par on each June and December 22, commencing Dec	At par on each June and December 22, commencing Dec
		22, 2024 up to and excluding the		22, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	5.45%	5.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	NA	NA	Man data
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 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			
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-			
	in temperary write action, acadipulation write-	İ		
34	down mechanism			
34 34a		Exemption from subordination	Exemption from subordination	Exemption from subordination
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify		·	·
	down mechanism Type of subordination	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
34a 35	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
34a 35 36	down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36	down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination  Position in subordination hierarchy in 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	down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
34a 35 36	down mechanism Type of subordination  Position in subordination hierarchy in 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  MTN Prospectus  MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	DIVIO	DIVIO
2	for private placement)	06375MGH2	06375MGJ8	06375MGK5
		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)  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 1.12	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	22-Dec-2023	5-Jan-2024	5-Jan-2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 22-Dec-2028	Dated 5 Jan 2027	Dated 5-Jan-2029
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	Yes 22-Dec-2028	5-Jan-2027 Yes	Yes 5-Jan-2029
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Dec-2024	At par on 05-Jan-2025	At par on 05-Jan-2025
16	Subsequent call dates, if applicable	At par on each June and December 22, commencing Dec 22, 2024 up to and excluding the maturity date		At par on each January and July 5, commencing Jan 05, 2025 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%	5.05%	5.12%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 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	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Doposit Liabilities
35 36	instrument type immediately senior to instrument)  Non-compliant transitioned features	No	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 (1/4 )	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: 06375MGH	Final Terms - CUSIP: 06375MGJ	Final Terms - CUSIP: 06375MGK

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002751401.2	00275140144	0007514010
2	for private placement)	06375MGL3	06375MGM1	06375MGN9
		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	NI/A	NI/A	NI/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 12	USD 4	USD 58
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	5-Jan-2024 Dated	5-Jan-2024 Dated	9-Jan-2024 Dated
13	Original maturity date / Final maturity	5-Jan-2029	5-Jan-2026	9-Jan-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	E s seles seed abbresses			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 05-Jan-2025	At par on 05-Jul-2024	#N/A
	,,	.,		·
		At par on each January and July	At par on each January and July	
		5, commencing Jan 05, 2025 up	5, commencing Jul 05, 2024 up	
		to and excluding the maturity	to and excluding the maturity	
16	Subsequent call dates, if applicable	date	date	#N/A
47	Coupons/dividends	The d	Fired	Circula Classica
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.25%	Fixed 5.05%	Fixed to Floating 5.50%
19	Existence of a dividend stopper	No	No 3.03 %	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 N/A	N/A N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A
	somerable, manuatory or optional conversion	137.5	1971	137.5
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	- I - I - I - I - I - I - I - I - I - I	1
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
-		mint i rospectus	INTIN I TOSPECIUS	min i rospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
1				İ
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375MGL	Final Terms - CUSIP: 06375MGM	Final Terms - CUSIP: 06375MGN

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00275140124	00275MC02	0027514000
2	for private placement)	06375MGP4	06375MGQ2	06375MGR0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 2	N/A USD 3.481	N/A USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Jan-2024	19-Jan-2024	18-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Jan-2029	19-Jan-2034	18-Jan-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and		40 1 1 0005	40 1 0005
15	redemption amount / Initial maturity	At par on 22-Jan-2025	At par on 19-Jul-2025	At par on 18-Jan-2025
		At par on each January, April,	At not on each lanuary and luky	At par on each January and July
		July, October 22, commencing	19, commencing Jul 19, 2025 up	, , , , , , , ,
		Jan 22, 2025 up to and	to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	excluding the maturity date	date	date
	Coupons/dividends	E	E: 1	le: 1
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.50%	Fixed 5.50%	Fixed 5.20%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	110	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	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	NI/A	N1/A	NI/A
29	into Write down feature	N/A No	N/A	N/A No
30 31	Write-down feature  If write-down, write-down trigger (s)	INU	No	INO
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 (			
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 / Base Sneit Prospectus / Snort Form Prospectus			
<u> </u>		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		INTERPOSPECIUS SUPPLEMENT	INTERPOSPECIUS SUPPLEMENT	IVITIA PTOSPECIUS SUPPIEMENT
	Pricing Supplement (if applicable)			
	. 0	Final Terms - CUSIP: 06375MGP	Final Terms - CUSIP: 06375MGC	Final Terms - CUSIP: 06375MGR
	<del>!</del>			

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LG91	06368LJ72	06368LH25
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)  Par value of instrument	N/A 0.262	N/A 0.582	N/A 0.076
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Jan-2024	·	19-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Jan-2029		19-Jan-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 12-Jul-2024	At par on 19-Jul-2024	At par on 19-Jul-2024
15	recemption amount / initial maturity	At pai on 12-oui-2024	At pai on 19-oui-2024	At par on 19-501-2024
		At par on each January and July	At par on each January and July	At par on each January and July
		1 1 1 40 0004	, ,	
		12, commencing Jul 12, 2024 up	19, commencing Jul 19, 2024 up	19, commencing Jul 19, 2024 up
16	Subsequent call dates, if applicable	12, commencing Jul 12, 2024 up to and excluding the maturity date	, ,	
16	Coupons/dividends	to and excluding the maturity date	19, commencing Jul 19, 2024 up to and excluding the maturity	19, commencing Jul 19, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	to and excluding the maturity date  Fixed	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	to and excluding the maturity date  Fixed 5.10%	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 5.05%	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	to and excluding the maturity date  Fixed	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	to and excluding the maturity date  Fixed 5.10%	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	to and excluding the maturity date  Fixed 5.10%	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed 5.05%	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%
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	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  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	to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  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)	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  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	to and excluding the maturity date  Fixed 5.10%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	to and excluding the maturity date  Fixed 5.10%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	to and excluding the maturity date  Fixed 5.10%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annuatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 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, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type conversion  If convertible, specify instrument type 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	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual trigger (s) If convertible, specify instrument type conversion  If convertible, specify instrument type 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	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  5.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Jul 19, 2024 up to and excluding the maturity date  Fixed  4.85%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001.000	000001 100	000001 100
2	for private placement)	06368LG83	06368LJ80	06368LJ98
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to manufacturent	Other TEXO monument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.254	USD 2.5	USD 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Jan-2024		30-Jan-2024
12	Perpetual or dated	Dated 10 Jan 2027	Dated 20 Jan 2020	Dated
13 14	Original maturity date / Final maturity	19-Jan-2027		30-Jan-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At nor on 10, Jul 2024	At nor on 20 Jan 2025	At nor on 20 Jan 2025
15	redemption amount / Initial maturity	At par on 19-Jul-2024	At par on 30-Jan-2025	At par on 30-Jan-2025
		At nor on each lengary and luly	At par an each lanuary and luly	At not on each lenger, and luly
		19, commencing Jul 19, 2024 up	At par on each January and July	30, commencing Jan 30, 2025
		to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.60% No	5.55% No	5.02% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	NO	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	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
344	Type of Jupor unfation	Exemption from Subordination	Exemption from suportunation	Exemplion from 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			
-				
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
1		Final Tarms CLICID, 000001 CO	Final Torma CUSID: 063691 190	Einel Terms CLICID: 000001 100
		Final Terms - CUSIP: 06368LG8	FINAL TEITIS - CUSIF, 00300LJ00	Final Terms - CUSIP: 06368LJ98

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	063691 1/34	000001 K00	063691 K06
2	for private placement)	06368LK21	06368LK88	06368LK96
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
8 9	millions, as of most recent reporting date)  Par value of instrument	N/A	N/A 0.346	N/A 0.12
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Jan-2024	·	26-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Jan-2034		26-Jan-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	0 1   1			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	47137	At par on 26-Jan-2025	At par on 26-Jan-2025
13	redemption amount / initial maturity	47107	7 ( par 611 20 0a11 2020	711 par on 20 dan 2020
			At par on each January and July	
1		On each January and July 19,	26, commencing Jan 26, 2025	On each January 26,
16	Subsequent call dates, if applicable	commencing Jan 19, 2029 up to	up to and excluding the maturity	commencing Jan 26, 2025 up to
16	Subsequent call dates, if applicable  Coupons/dividends	, , , ,		
17	Coupons/dividends Fixed or floating dividend/coupon	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed	up to and excluding the maturity date  Fixed	commencing Jan 26, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%	up to and excluding the maturity date  Fixed 5.00%	commencing Jan 26, 2025 up to and excluding the maturity date Fixed 6.35%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed	up to and excluding the maturity date  Fixed	commencing Jan 26, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53% No	up to and excluding the maturity date  Fixed 5.00%	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%	up to and excluding the maturity date  Fixed 5.00%	commencing Jan 26, 2025 up to and excluding the maturity date Fixed 6.35%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35%  No  Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible	up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed  6.35%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% 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, permanent or temporary  If temporary write-down, description of write-	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	up to and excluding the maturity date  Fixed 5.00%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Portion from subordination  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or 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	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Jan 19, 2029 up to and excluding the maturity date  Fixed  Zero coupon, 5.53%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jan 26, 2025 up to and excluding the maturity date  Fixed 6.35%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/

	tures Of Regulatory Capital Instruments			
(\$ million	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	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LK70	06375MGS8	06375MGT6
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	0.133	USD 2	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Jan-2024	23-Jan-2024	30-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Jan-2034	23-Jan-2026	30-Jan-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	45683	At par on 23-Jul-2024	At par on 30-Jul-2025
16	Subsequent call dates, if applicable	On each January 26, commencing Jan 26, 2025 up to and excluding the maturity date		At par on each January and July 30, commencing Jul 30, 2025 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, 6.00%	5.05%	5.50%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial  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
	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: 06368LK70	Final Terms - CUSIP: 06375MGS	Final Terms - CUSIP: 06375MGT

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075MOU	00075140)/4	00075140140
2	for private placement)	06375MGU3	06375MGV1	06375MGW9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	
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 5		USD 8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	30-Jan-2024 Dated	29-Jan-2024 Dated	29-Jan-2024 Dated
13	Original maturity date / Final maturity	30-Jan-2029		29-Jan-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Jan-2025	At par on 29-Jan-2025	At par on 29-Jul-2024
	,	,	·	
		At par on each January and July	At par on each January and July	At par on each January and July
		30, commencing Jan 30, 2025	29, commencing Jan 29, 2025	29, commencing Jul 29, 2024 up
		up to and excluding the maturity	up to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable  Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%	5.05%	5.25%
19		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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
1				
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
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 biography in liquidation (areif-			
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 / Base Sneit Prospectus / Snort Form Prospectus			
<u> </u>	· · · · · · · · · · · · · · · · · · ·	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Propostus Supplement	MTN Propositio Supplement	MTN Procpostus Cumplement
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	· · · · · · · · · · · · · · · · · · ·	İ	l	1
		Final Terms - CUSIP: 06375MGL	<u>Final Terms</u> - CUSIP: 06375MGV	Final Terms - CUSIP: 06375MGV

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06375MGX7	06375MGY5	06368LM37
	for private placement)	06375IVIGA7	06375101315	06366LIVI37
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 1.5	N/A USD 3	N/A 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Jan-2024	·	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Jan-2031		8-Feb-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 20 Jan 2020	At not on 24 Jan 2025	A4 nor on 00 Feb 2025
15	redemption amount / Initial maturity	At par on 29-Jan-2026	At par on 31-Jan-2025	At par on 08-Feb-2025
		At par on each January and July	At par on the last day of January,	At par on each February and
		29, commencing Jan 29, 2026	April, July and October,	August 8, commencing Feb 8,
		up to and excluding the maturity	commencing Jan 31, 2025 up to	
16	Subsequent call dates, if applicable  Coupons/dividends	date	and excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	5.50%	5.07%
19		No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory 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			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  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 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
51	, . , . ,			
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)			
	,,	MTN Prospectus Supplement	MTN Prospectus Supplement	
	Driging Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CHSIP: 06375MGV	Final Terms - CUSIP: 06375MGY	Final Terms - CHSIP: 06368LM3
		1011110 00011 . 0001 JIVION	ai roinio Oooii . 0007 JiVIG I	1a. 1011110 00011 . 00000LIVIO

7.4	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LM60	06368LM94	06368LM86
	for private placement)	06366LIVI60	00308EW94	OGSOCIVIOO
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
-	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	NI/A	N1/0
9	millions, as of most recent reporting date)  Par value of instrument	N/A 0.019	N/A USD 2	N/A USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Feb-2024	16-Feb-2024	16-Feb-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Feb-2031	16-Feb-2027	16-Feb-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	At not on 00 Feb 2025	At not on 10 Feb 2025	At not on 10 Feb 2025
15	redemption amount / Initial maturity	At par on 09-Feb-2025	At par on 16-Feb-2025	At par on 16-Feb-2025
		At par on each February and	At par on each February and	At par on each February and
		August 9, commencing Feb 9,	August 16, commencing Feb 16,	
4.5	Coharant all datas if annihable	2025 up to and excluding the	2025 up to and excluding the	2025 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	5.25%	5.45%	5.02%
19		No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	INI/A	A1/A
	(form and the control of the control		N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A N/A
27	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts			
	If convertible, specify instrument type convertible into			
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A	N/A	N/A
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A	N/A	N/A N/A
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A N/A
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A N/A
29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A N/A
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No	N/A N/A No	N/A N/A No
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A No Exemption from subordination	N/A N/A No  Exemption from subordination	N/A N/A No  Exemption from subordination
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A N/A No  Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A N/A No  Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A 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 No  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	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LN36	06368LP42	06368LP34
	ioi private piacement)	00300E1130	00300E1 42	00300Ei 34
			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			
34	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to instrument	Other TEXO Instrument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5		2.5
10	Accounting classification Original data of issuance / Settlement	Liability - fair value option 16-Feb-2024	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	16-Feb-2024 Dated	28-Feb-2024 Dated	28-Feb-2024 Dated
13	Original maturity date / Final maturity	16-Feb-2039		28-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	45704	At par on 28-Feb-2025	At par on 28-Feb-2025
		On each February and August		At par on each February and
		16, commencing Feb 16, 2025	A4	
1			At par on each February 28,	
16	Subsequent call dates if applicable	up to and excluding the maturity	commencing Feb 28, 2025 up to	2025 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends			
16 17	Subsequent call dates, if applicable  Coupons/dividends  Fixed or floating dividend/coupon	up to and excluding the maturity	commencing Feb 28, 2025 up to	2025 up to and excluding the
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	up to and excluding the maturity date Fixed Zero coupon, 6%	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%	maturity date Fixed 4.80%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	up to and excluding the maturity date  Fixed	commencing Feb 28, 2025 up to and excluding the maturity date Fixed	2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	up to and excluding the maturity date  Fixed  Zero coupon, 6%	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%	2025 up to and excluding the maturity date  Fixed  4.80%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory	2025 up to and excluding the maturity date  Fixed  4.80%  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	up to and excluding the maturity date  Fixed  Zero coupon, 6%	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%	2025 up to and excluding the maturity date  Fixed  4.80%
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	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible	2025 up to and excluding the maturity date  Fixed  4.80%  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)	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A	2025 up to and excluding the maturity date  Fixed  4.80%  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	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed 5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	2025 up to and excluding the maturity date  Fixed 4.80%  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	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed 4.80% 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	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed 5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	2025 up to and excluding the maturity date  Fixed 4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed 4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully 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	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.80%  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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed 5.29% 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	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed 5.29% 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	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	up to and excluding the maturity date  Fixed  Zero coupon, 6%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	commencing Feb 28, 2025 up to and excluding the maturity date  Fixed  5.29%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2025 up to and excluding the maturity date  Fixed  4.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 004	0027514072	00275MD25
2	for private placement)	06368LP91	06375MGZ2	06375MP25
		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	NI/A	NI/A	N1/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	Lightlite foir value entire	USD 2	USD 4.5
10 11	Accounting classification  Original date of issuance / Settlement	Liability - fair value option 28-Feb-2024	Liability - fair value option 6-Feb-2024	Liability - fair value option 9-Feb-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Feb-2044	6-Feb-2026	9-Feb-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	47177	At par on 06-Aug-2024	At par on 09-Feb-2026
		On each February and August	At par on each February and	At par on each February and
		28, commencing Feb 28, 2029	August 6, commencing Aug 06,	August 9, commencing Feb 09,
		up to and excluding the maturity	2024 up to and excluding the	2026 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 7.92%	5.10%	5.50%
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 N/A	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	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			l
29	into	N/A	N/A	N/A
30 31	Write-down feature	No	No	No
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
25	Position in subordination hierarchy in liquidation (specify	Pori populto Deposit Listinis	Pori populto Danasit Listinis	Pori populto Danasit Lietuvie
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
	, , , , , , , , , , , , , , , , , , , ,			
<u> </u>	Prospectus / Base Shelf Prospectus / Short Form			la empresa.
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Prospectus	MTN Prospectus
	Prospectus			
	1		MTN Prospectus  MTN Prospectus Supplement	MTN Prospectus  MTN Prospectus Supplement
	Prospectus  Supplement to Base Shelf Prospectus (if applicable)			
	Prospectus	Final Terms CHCID: 002001 D04		MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514500	0007514544	0007514050
2	for private placement)	06375MP33	06375MP41	06375MP58
		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 Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument  Accounting classification	USD 10 Liability - fair value option	USD 5 Liability - fair value option	USD 5 Liability - fair value option
11	Original date of issuance / Settlement	9-Feb-2024	13-Feb-2024	16-Feb-2024
12	Perpetual or dated	Dated 5 1 CB 2024	Dated 18 1 CB 2024	Dated To 1 CD 2024
13	Original maturity date / Final maturity	9-Feb-2029	13-Feb-2026	16-Feb-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 09-Feb-2025	At par on 13-Feb-2025	At par on 16-Aug-2024
		At par on each February and	At par on each February and	At par on each February and
		August 9, commencing Feb 09,	August 13, commencing Feb 13,	
		2025 up to and excluding the	2025 up to and excluding the	2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	E	le: 1	E
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.20%	Fixed 5.00%	Fixed 5.35%
19	Existence of a dividend stopper	No	No	No 3.33 %
13	Fully discretionary, partially discretionary or	110	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	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
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, 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
	Desition in subandination biggs-schools liquidation ( )			
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 / Base Sneit Prospectus / Snort Form Prospectus			
<u> </u>		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
<b>-</b>		with Prospectus Supplement	with Prospectus Supplement	with Frospecius Supplement
	Pricing Supplement (if applicable)			
	- 0	Final Terms - CUSIP: 06375MP3	Final Terms - CUSIP: 06375MP4	Final Terms - CUSIP: 06375MP5

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514500	0007514574	0007514500
2	for private placement)	06375MP66	06375MP74	06375MP82
		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 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 USD 3
9	Par value of instrument	USD 1.442	USD 2 Liability - fair value option	Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 23-Feb-2024	27-Feb-2024	
12	Perpetual or dated	Dated 23 1 CB 2024	Dated 27 1 CB 2024	Dated
13	Original maturity date / Final maturity	23-Feb-2034		
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 23-Feb-2026	At par on 27-Aug-2024	At par on 23-Feb-2025
		At par on each February and	At par on each February and	At par on each February and
		August 23, commencing Feb 23,		August 23, commencing Feb 23,
		2026 up to and excluding the	2024 up to and excluding the	2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	E	E	<u></u>
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.50%	Fixed 5.15%	Fixed 5.35%
19	Existence of a dividend stopper	No	No	No
13	Fully discretionary, partially discretionary or	110	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	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchis ( ) " "	Everyties (
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 No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTNI Droop s atria	MTN Droops attent
-	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100pooluo Ouppiement	1 100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06375MP6	Final Terms - CUSIP: 06375MP7	Final Terms - CUSIP: 06375MP8
		· · · <del></del>		

(\$ millions				
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367YG60	06368LQ25	06368LK62
2	for private placement)	06367 1 G60	06366LQ23	U0308LN02
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	NI/A	N1/A
8 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 4	N/A 0.55	N/A 0.738
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Feb-2024	4-Mar-2024	8-Mar-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Feb-2029	4-Mar-2034	8-Mar-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	46000	40,450	A4 nor on 00 Mar 2025
15	redemption amount / Initial maturity	46809	46450	At par on 08-Mar-2025
		On each February and August		At par on each March and
. 1		26, commencing Feb 26, 2028	On each March and September,	September 8, commencing Mar
		up to and excluding the maturity	commencing Mar 04, 2027 up to	September 8, commencing Mar 08, 2025 up to and excluding the
16	Subsequent call dates, if applicable			September 8, commencing Mar
	Coupons/dividends	up to and excluding the maturity date	commencing Mar 04, 2027 up to and excluding the maturity date	September 8, commencing Mar 08, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	up to and excluding the maturity date  Fixed	commencing Mar 04, 2027 up to and excluding the maturity date Fixed	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	up to and excluding the maturity date	commencing Mar 04, 2027 up to and excluding the maturity date	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%	commencing Mar 04, 2027 up to and excluding the maturity date Fixed  Zero coupon, 6.14%	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  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	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15% 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	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No  Cumulative	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No  Cumulative	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	up to and excluding the maturity date  Fixed Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.15%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	up to and excluding the maturity date  Fixed Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	up to and excluding the maturity date  Fixed Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	up to and excluding the maturity date  Fixed Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.15%  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	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  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, permanent or temporary If temporary write-down, description of write-down mechanism	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  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, permanent or temporary If temporary write-down, description of write-down mechanism	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 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, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  MTN Prospectus	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	up to and excluding the maturity date  Fixed  Zero coupon, 5.5%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  MTN Prospectus  MTN Prospectus Supplement	commencing Mar 04, 2027 up to and excluding the maturity date  Fixed  Zero coupon, 6.14%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LR24	06368LK54	06368LR57
		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 Transitional Basel III rules	NI/A	NI/A	NI/A
5	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			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A 1.405	N/A USD 0.145	N/A 0.568
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Mar-2024	·	8-Mar-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Mar-2027	8-Mar-2027	8-Mar-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 08-Mar-2025	At par on 08-Mar-2025	45724
15	Tedemption amount / initial maturity	At par on oo-war-2025	At par on oo-war-2025	43724
1				
		At par on each March and	At par on each March and	On each March and September
		September 8, commencing Mar	September 8, commencing Mar	8, commencing Mar 08, 2025 up
16	Subsequent call dates, if applicable	September 8, commencing Mar 08, 2025 up to and excluding the	September 8, commencing Mar 08, 2025 up to and excluding the	8, commencing Mar 08, 2025 up
16	Subsequent call dates, if applicable  Coupons/dividends	September 8, commencing Mar	September 8, commencing Mar	8, commencing Mar 08, 2025 up to and excluding the maturity
17	Coupons/dividends Fixed or floating dividend/coupon	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed	September 8, commencing Mar 08, 2025 up to and excluding the maturity date	8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00%	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%	8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.00%	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50% No  Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  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, conversion rate If convertible, mandatory or optional conversion	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  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	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.00%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LR32	06368LR40	06375MP90
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	21/2		<b>.</b>
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 2	N/A USD 0.801	N/A USD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Mar-2024	·	5-Mar-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Mar-2031	8-Mar-2031	5-Mar-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call dates and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	45724	45724	At par on 05-Mar-2025
	reactification attraction attacking			
		On each March and September		At par on each March and
		On each March and September 8, commencing Mar 08, 2025 up to and excluding the maturity	On each March and September 8, commencing Mar 08, 2025 up to and excluding the maturity	At par on each March and September 5, commencing Mar 05, 2025 up to and excluding the
16	Subsequent call dates, if applicable	8, commencing Mar 08, 2025 up	8, commencing Mar 08, 2025 up	September 5, commencing Mar
	Coupons/dividends	8, commencing Mar 08, 2025 up to and excluding the maturity date	8, commencing Mar 08, 2025 up to and excluding the maturity date	September 5, commencing Mar 05, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed	8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.30%
17	Coupons/dividends Fixed or floating dividend/coupon	8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  Mandatory	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30% No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30% 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	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative
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	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007514547	0007514DD5	0007514700
2	for private placement)	06375MPA7	06375MPB5	06375MPC3
		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 Transitional Basel III rules	N/A	N/A	N/A
<u>4</u> 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 5	N/A	N/A
9	Par value of instrument Accounting classification	Liability - fair value option	USD 8.271 Liability - fair value option	USD 2 Liability - fair value option
11	Original date of issuance / Settlement	5-Mar-2024	·	11-Mar-2024
12	Perpetual or dated	Dated 5 Mai 2024	Dated 0 Mai 2024	Dated
13	Original maturity date / Final maturity	5-Mar-2029		11-Mar-2026
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 05-Mar-2025	At par on 08-Mar-2025	At par on 11-Sep-2024
		At par on each March and	At any an analy Manak and	
				LAT har on each March and
		September 5, commencing Mar	At par on each March and September 8, commencing Mar	At par on each March and September 11, commencing Sep
		September 5, commencing Mar 05, 2025 up to and excluding the	September 8, commencing Mar 08, 2025 up to and excluding the	September 11, commencing Sep 11, 2024 up to and excluding the
16	Subsequent call dates, if applicable	September 5, commencing Mar	September 8, commencing Mar	September 11, commencing Sep
	Coupons/dividends	September 5, commencing Mar 05, 2025 up to and excluding the maturity date	September 8, commencing Mar 08, 2025 up to and excluding the maturity date	September 11, commencing Sep 11, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed	September 8, commencing Mar 08, 2025 up to and excluding the maturity date	September 11, commencing Sep 11, 2024 up to and excluding the maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 5, commencing Mar 05, 2025 up to and excluding the maturity date	September 8, commencing Mar 08, 2025 up to and excluding the maturity date	September 11, commencing Sep 11, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 5, commencing Mar 05, 2025 up to and excluding the maturity date Fixed 5.45%	September 8, commencing Mar 08, 2025 up to and excluding the maturity date Fixed 5.60%	September 11, commencing Sep 11, 2024 up to and excluding the maturity date Fixed 5.25%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  Mandatory	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45% No  Mandatory No Cumulative Non-convertible	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  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, permanent or temporary  If temporary write-down, description of write-	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  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	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  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	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed 5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 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, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 5, commencing Mar 05, 2025 up to and excluding the maturity date  Fixed  5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	September 8, commencing Mar 08, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 11, commencing Sep 11, 2024 up to and excluding the maturity date  Fixed  5.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06375MPD1	0007514050	00275MDE0
2	for private placement)	06375MPD1	06375MPE9	06375MPF6
		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  Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5		USD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Mar-2024		20-Mar-2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 15-Mar-2027	Dated 15-Mar-2029	Dated 20-Mar-2029
13	Issuer call subject to prior supervisory approval	Yes	Yes 15-Mar-2029	Yes 20-Mar-2029
1-7	can sabject to prior supervisory approvar			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 15-Mar-2025	At par on 15-Mar-2025	At par on 20-Mar-2025
		At par on each March and		At nor on cook Morek and
			At par on each March and	At par on each March and
		September 15, commencing Mar		
		September 15, commencing Mar 15, 2025 up to and excluding the	September 15, commencing Mar 15, 2025 up to and excluding the	September 20, commencing Mar 20, 2025 up to and excluding the
16	Subsequent call dates, if applicable	September 15, commencing Mar	September 15, commencing Mar	September 20, commencing Mar
16	Coupons/dividends	September 15, commencing Mar 15, 2025 up to and excluding the	September 15, commencing Mar 15, 2025 up to and excluding the	September 20, commencing Mar 20, 2025 up to and excluding the
	1 11	September 15, commencing Mar 15, 2025 up to and excluding the maturity date	September 15, commencing Mar 15, 2025 up to and excluding the maturity date	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 15, commencing Mar 15, 2025 up to and excluding the maturity date	September 15, commencing Mar 15, 2025 up to and excluding the maturity date	September 20, commencing Mar 20, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed 5.50% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed 5.50% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  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)	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed 5.50%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed 5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed 5.50%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed 5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed 5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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) Non-compliant transitioned features	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	September 15, commencing Mar 15, 2025 up to and excluding the maturity date  Fixed  5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 20, commencing Mar 20, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075145110	000001.000	0000011100
2	for private placement)	06375MPH2	06368LS80	06368LU20
		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  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	5	0.063
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	22-Mar-2024 Dated	Dated 18-Mar-2024	22-Mar-2024 Dated
13	Original maturity date / Final maturity	22-Mar-2027	18-Mar-2034	22-Mar-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 22-Sep-2024	At par on 18-Mar-2029	At par on 22-Mar-2025
		At par on each March and	At par on each March and	At par on each March and
		September 22, commencing Sep	September 18, commencing Mar	September 22, commencing Mar
16	Subsequent call dates if applicable	September 22, commencing Sep 22, 2024 up to and excluding the	September 18, commencing Mar 18, 2029 up to and excluding the	September 22, commencing Mar 22, 2025 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	September 22, commencing Sep	September 18, commencing Mar	September 22, commencing Mar
17	Coupons/dividends Fixed or floating dividend/coupon	September 22, commencing Sep 22, 2024 up to and excluding the maturity date	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed	September 22, commencing Mar 22, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20%	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82%	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 22, commencing Sep 22, 2024 up to and excluding the maturity date	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82%	September 22, commencing Mar 22, 2025 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	September 22, commencing Sep 22, 2024 up to and excluding the maturity date Fixed 5.20%	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed 5.20%	September 18, commencing Mar 18, 2029 up to and excluding the maturity date Fixed 4.82%	September 22, commencing Mar 22, 2025 up to and excluding the maturity date Fixed 5.09%
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09%  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	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% 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	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed 4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed 5.09%  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, conversion rate If convertible, mandatory or optional conversion	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed 4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed 5.09%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed 4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed 5.09%  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, conversion rate If convertible, mandatory or optional conversion	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed 4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed 5.09%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed 4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed 5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed 5.09%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed 4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed 5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 22, commencing Sep 22, 2024 up to and excluding the maturity date  Fixed  5.20%  No  Mandatory  No  Cumulative  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	September 18, commencing Mar 18, 2029 up to and excluding the maturity date  Fixed  4.82%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	September 22, commencing Mar 22, 2025 up to and excluding the maturity date  Fixed  5.09% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	06368LU38	06368LR65	06368LU46
	ioi private piacement)	003002030	OOSOBEROS	00300E040
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	NI/A	NI/A
9	millions, as of most recent reporting date)  Par value of instrument	USD 0.05	N/A 0.415	N/A 0.117
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Mar-2024		22-Mar-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Mar-2027		22-Mar-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 22-Mar-2025	45738	45738
- 13	redemption amount / mittal maturity	7 t par 011 22 iviai 2023	40700	457 50
		At par on each March and	On each March and September	On each March and September
		September 22, commencing Mar		22, commencing Mar 22, 2025
16	Subsequent call dates, if applicable	22, 2025 up to and excluding the maturity date	up to and excluding the maturity date	up to and excluding the maturity date
16	Coupons/dividends	maturity date	uate	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.51%		Zero coupon, 5.58%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatani	Mondatani	Mandatan
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial  If write-down, permanent or temporary			
33	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 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
- 37	, , , , , , , , , , , , , , , , , , , ,	14/7	14/74	14/74
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
1				
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LU38	Final Terms - CUSIP: 06368LR65	Final Terms - CUSIP: 06368LU46

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0020011104	0020011170	00275MD 10
2	for private placement)	06368LU61	06368LU79	06375MPJ8
		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 Transitional Basel III rules	N/A	N/A	N/A
4 5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.145	Liability - fair value option	USD 4.98 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 22-Mar-2024	20-Mar-2024	26-Mar-2024
12	Perpetual or dated	Dated 2024	Dated 2024	Dated 2024
13	Original maturity date / Final maturity	22-Mar-2031	20-Mar-2029	26-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	45738	45736	At par on 26-Mar-2029
		On and Manch and Contambon	At a same a same Manak and	A4
		On each March and September 22, commencing Mar 22, 2025	At par on each March and	At par on each March and September 26, commencing Mar
		up to and excluding the maturity		26, 2029 up to and excluding the
16	Subsequent call dates, if applicable	date	maturity date	maturity date
	Coupons/dividends		- ·	
17	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed Zero soupen 6 409/	Fixed 5.00%	Fixed 5.00%
18 19	Existence of a dividend stopper	Zero coupon, 6.40%	No 5.00%	No 5.00%
15	Fully discretionary, partially discretionary or	140	140	140
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
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	NI/A	NI/A	NI/A
29	into Write down feature	N/A No	N/A	N/A No
30 31	Write-down feature  If write-down, write-down trigger (s)	INU	No	INO
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	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus / Base Shell Prospectus / Short Porni			MTN B
	[FIOSPECIUS		1	MTN Prospectus
	Frospectus			
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
	•			MTN Prospectus Supplement
	•			MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	Final Terms - CUSIP: 06368LU61	Final Terms - CUSIP: 06368LU79	

	tures Of Regulatory Capital Instruments			
(\$ million:	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000751451/5	0007514DL0	00075145144
2	for private placement)	06375MPK5	06375MPL3	06375MPM1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other 12 to manufacturent	Other 12/10 manument	Other TEXO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 5	USD 1.345
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Mar-2024	27-Mar-2024	
12	Perpetual or dated	Dated 25 Mar 2027	Dated 27 Mar 2020	Dated
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	25-Mar-2027 Yes	27-Mar-2029 Yes	28-Mar-2029 Yes
14	issuer can subject to prior supervisory approval	100	100	103
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-Mar-2025	At par on 27-Mar-2025	At par on 28-Mar-2025
15	redemption amount / initial maturity	At par on 23-war-2023	At par 011 27-181a1-2025	At par 011 20-War-2020
		At par on each March and	At par on each March and	At par on each March and
		September 25, commencing Mar		
			27, 2025 up to and excluding the	, ,
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
47	Coupons/dividends	The d	Character of the control of the cont	Fired
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.30%	Fixed 5.45%	Fixed 5.75%
19		No	No	No 3.7376
15	Fully discretionary, partially discretionary or	140	140	140
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
2/	in convertible, manuatory or optional conversion	IN/A	19/7	IV/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			
33	If write-down, permanent or temporary  If temporary write-down, description of write-			<u> </u>
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	1	1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
	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)			
<u></u>		Final Terms - CUSIP: 06375MPK	Final Terms - CUSIP: 06375MPL:	Final Terms - CUSIP: 06375MPM

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MPG4	06368LW28	06368LV78
	for private placement)	06373IVIFG4	06366LW26	00300EV70
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	NI/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 1.364	N/A 0.2	N/A USD 0.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Mar-2024	·	5-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Mar-2031		5-Apr-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 28-Mar-2026	At par on 05-Apr-2025	At par on 05-Apr-2025
15	redemption amount / Initial maturity	At par on 28-war-2020	At pai 011 05-Apr-2025	At pai 011 03-Apr-2023
		At par on the last day of each		
		March, June, September and	At par on each April and October	At par on each April and October
			5, commencing Apr 05, 2025 up	
		2026 up to and excluding the	to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable  Coupons/dividends	maturity date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%	5.00%	5.55%
19	• • • • • • • • • • • • • • • • • • • •	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  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 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
- 37	, , , , , , , , , , , , , , , , , , , ,			
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus		
	S 1 D SI ISD (IS II II )			
	Supplement to Base Shelf Prospectus (if applicable)		ì	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
		MIN Prospectus Supplement		
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06368LW2	Final Terms - CHSIP: 06368I V79

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001.1/00	0000011/00	000001.1/04
2	for private placement)	06368LV86	06368LV60	06368LV94
		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	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	0.024	0.135	USD 0.519
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	5-Apr-2024 Dated	5-Apr-2024 Dated	5-Apr-2024 Dated
13	Original maturity date / Final maturity	5-Apr-2031	5-Apr-2031	5-Apr-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	45752	45752	45752
		On each April and October 5,	On each April and October 5, commencing Apr 05, 2025 up to	On each April and October 5,
16	Subsequent call dates, if applicable	commencing Apr 05, 2025 up to and excluding the maturity date	and excluding the maturity date	commencing Apr 05, 2025 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, 5.50%	Zero coupon, 5.20%	Zero coupon, 6.25%
19	Existence of a dividend stopper	No	No	Ma
				No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	No Mandatory
20 21		Mandatory No		
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
21 22 23	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22	mandatory 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	Mandatory No Cumulative	Mandatory No Cumulative Non-convertible N/A
21 22 23 24	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible
21 22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
21 22 23 24 25 26 27 28 29 30 31	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
21 22 23 24 25 26 27 28 29 30 31 32	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
21 22 23 24 25 26 27 28 29 30 31	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
21 22 23 24 25 26 27 28 29 30 31 32	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-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	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
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  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 N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	mandatory  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, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  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  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
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  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 N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description 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  N/A  Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  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, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory 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

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MPR0	06375MPS8	06375MPN9
	for private placement)	06373WFK0	063751VIF36	06373WFN9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	NI/A	NI/A
9	Par value of instrument	USD 5	N/A USD 5	N/A USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Apr-2024		8-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-Apr-2027	·	8-Apr-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	0 1   1			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 05-Apr-2025	At par on 05-Apr-2025	At par on 08-Oct-2024
13	redemption amount / initial maturity	711 par on 60 71pr 2020	711 par on 65 71pr 2025	711 par 611 00 Oct 2024
		At par on each April and October	At par on each April and October	At par on each April and October
		5, commencing Apr 05, 2025 up		8, commencing Oct 08, 2024 up
16	Subsequent call dates, if applicable	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
10	Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.17%		5.20%
19		No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mondatani	Mandatan
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary			
- 33	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 page to Deposit Link this	Pori populto Penecia Lie Lillaie	Pori populto Penesit Li-Lillai
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			
	1 100pcccus			
	Supplement to Base Shelf Prospectus (if applicable)			
1				
1	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375MPR	Final Terms - CUSIP: 06375MPS	Final Terms - CUSIP: 06375MPN

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06375MPP4	06375MPQ2	06375MPT6
		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	NI/A	NI/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)  Par value of instrument	N/A USD 15.9	N/A USD 22.5	N/A USD 5
9	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Apr-2024	· · · · · · · · · · · · · · · · · · ·	9-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Apr-2029		9-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 09-Apr-2025	At par on 10-Apr-2026	At par on 09-Oct-2024
15	Tedemption amount / initial maturity	At par on 03-Apr-2020	At par on 10-Apr-2020	At par 011 09-001-2024
			At par on each April and October	
		9, commencing Apr 09, 2025 up	10, commencing Apr 10, 2026	9, commencing Oct 09, 2024 up
16	Subsequent call dates, if applicable		· ·	
16	Subsequent call dates, if applicable  Coupons/dividends	9, commencing Apr 09, 2025 up to and excluding the maturity	10, commencing Apr 10, 2026 up to and excluding the maturity	9, commencing Oct 09, 2024 up to and excluding the maturity
17	Coupons/dividends Fixed or floating dividend/coupon	9, commencing Apr 09, 2025 up to and excluding the maturity date Fixed	10, commencing Apr 10, 2026 up to and excluding the maturity date	9, commencing Oct 09, 2024 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	9, commencing Apr 09, 2025 up to and excluding the maturity date Fixed	10, commencing Apr 10, 2026 up to and excluding the maturity date	9, commencing Oct 09, 2024 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	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  Mandatory	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  Mandatory	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500% No  Mandatory No Cumulative Non-convertible	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%  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)	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500% No  Mandatory No  Cumulative Non-convertible N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No  Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500% No  Mandatory No  Cumulative Non-convertible N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No  Cumulative Non-convertible 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, conversion rate If convertible, mandatory or optional conversion	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed  5.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in 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	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in 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	9, commencing Apr 09, 2025 up to and excluding the maturity date  Fixed  5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	10, commencing Apr 10, 2026 up to and excluding the maturity date  Fixed  5.500%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	9, commencing Oct 09, 2024 up to and excluding the maturity date  Fixed 5.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00075MDH2	002001.W44	00275MD\/4
2	for private placement)	06375MPU3	06368LW44	06375MPV1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
8 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 6.4	N/A USD 0.11	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Apr-2024	12-Apr-2024	12-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Apr-2029	12-Apr-2029	12-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 12-Apr-2025	At par on 12-Apr-2025	At par on 12-Apr-2025
13	recemption amount / mittal maturity	711 par on 12 7tp1 2020	71 par on 12 7tp1 2020	7 ( par on 12 / pr 2020
		At par on each April and October	At par on each April and October	At par on each April and October
		12, commencing Apr 12, 2025	12, commencing Apr 12, 2025	12, commencing Apr 12, 2025
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up to and excluding the maturity date	up to and excluding the maturity date
- 10	Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%	5.50%-5.75%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatani
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial  If write-down, permanent or temporary			
33	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	Ded access to D. Control 1999	Designation Designation of the Control	Ded and to Describe
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
- 37	, , , , , , , , , , , , , , , , , , , ,	1	1	1
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	i i ospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTNI Propositive Complement
-	,			MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	V	Final Terms - CUSIP: 06375MPU	Final Terms - CUSIP: 06368LW4	Final Terms - CUSIP: 06375MPV
-		·	·	·

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0027511072	002704544	00275140140
2	for private placement)	06375MPZ2	06376A5A4	06375MPW9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	USD 3	USD 3	USD 1.934
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Apr-2024	19-Apr-2024	19-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Apr-2027	19-Apr-2029	19-Apr-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 19-Apr-2025	At par on 19-Apr-2025	At par on 19-Apr-2025
13	recemption amount / mittal maturity	7 t par on 13 7 pr 2020	711 par on 13 71pr 2020	7 t par on 13 7 pr 2023
		At par on each April and October	At par on each April and October	At par on each April and October
		19, commencing Apr 19, 2025	19, commencing Apr 19, 2025	19, commencing Apr 19, 2025
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up to and excluding the maturity date	up to and excluding the maturity date
10	Coupons/dividends	uate	uate	uate
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.45%	5.52%	5.60%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  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 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
31	, , , , , , , , , , , , , , , , , , , ,	13/13	1973	13//3
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MIND	MTN D	MIND
-	, -v-re	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	Sakkiement (ii akkiicabie)	Final Terms - CUSIP: 06375MP7	Final Terms - CUSIP: 06376A5A4	Final Terms - CUSIP: 06375MPW
1	!			

(\$ million	tures Of Regulatory Capital Instruments			
(S IIIIIIIII	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LX68	06368LX84	06368LX50
		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
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)			
9	Par value of instrument	0.09	0.21	USD 0.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Apr-2024		22-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Apr-2029		22-Apr-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A4 = = = = = 00 A = = 0005	A4 = = = = = 00 A = = 0005	A4 00 A 0005
15	redemption amount / Initial maturity	At par on 22-Apr-2025	At par on 22-Apr-2025	At par on 22-Apr-2025
		A4 A	A4	A4
		22, commencing Apr 22, 2025	At par on each April and October 22, commencing Apr 22, 2025	At par on each April and October 22, commencing Apr 22, 2025
		up to and excluding the maturity		up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.20%		6.00%
19	Existence of a dividend stopper	No		
		-	No	No
20	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
20 21 22				
21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
21 22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate	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
21 22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
21 22 23 24 25 26 27	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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 N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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
21 22 23 24 25 26 27 28 29 30 31 32 33 34	mandatory  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, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities	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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  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, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory 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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory 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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory 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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory 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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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  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

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 7/40	200001.V00	000704500
2	for private placement)	06368LX43	06368LX92	06376A5B2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)			
9	Par value of instrument	USD 0.15	12	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Apr-2024		19-Apr-2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 22-Apr-2029	Dated 22-Apr-2034	Dated 19-Apr-2034
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 22-Apr-2025	45769	At par on 19-Apr-2026
1				
		At par on each April and October		At par on each April and October
		22, commencing Apr 22, 2025	On each April and October 22,	19, commencing Apr 19, 2026
16	Subsequent call dates, if applicable		On each April and October 22, commencing Apr 22, 2025 up to	
16	Subsequent call dates, if applicable  Coupons/dividends	22, commencing Apr 22, 2025 up to and excluding the maturity	On each April and October 22,	19, commencing Apr 19, 2026 up to and excluding the maturity
17	Coupons/dividends Fixed or floating dividend/coupon	22, commencing Apr 22, 2025 up to and excluding the maturity date	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed	19, commencing Apr 19, 2026 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	22, commencing Apr 22, 2025 up to and excluding the maturity date	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%	19, commencing Apr 19, 2026 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65%
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	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory No	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% 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	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% 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	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative
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	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% 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	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed 5.65% 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, conversion rate If convertible, mandatory or optional conversion	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% 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	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.10%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, commencing Apr 19, 2026 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/

(\$ millions				
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
igspace		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LX76	06368LW69	06368LW77
2	for private placement)	06366LA76	00300011109	06366LW77
		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			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
ļ.	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			
9	millions, as of most recent reporting date)  Par value of instrument	3.5	2	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Apr-2024	24-Apr-2024	24-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Apr-2027	24-Apr-2028	24-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 26-Apr-2025	At par on 24-Apr-2025	At par on 24-Apr-2025
13	redemption amount / initial maturity	711 par on 20 71pr 2020	711 par on 24 71pr 2020	711 par on 24 71pr 2020
		·	At par on each April and October	
		26, commencing Apr 26, 2025 up to and excluding the maturity	24, commencing Apr 24, 2025	24, commencing Apr 24, 2025
		up to and excluding the maturity	up to and excluding the maturity	
16	Subsequent call dates, if applicable	date	, , , , , , , , , , , , , , , , , , , ,	up to and excluding the maturity date
16	Subsequent call dates, if applicable  Coupons/dividends	date	date	date
16		Fixed	date	date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.00%	date Fixed 5.25%	date Fixed 4.76%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	date	date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 5.00% No	date Fixed 5.25% No	date Fixed 4.76% No
17 18 19	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory	Fixed 5.00% No Mandatory	date Fixed 5.25% No Mandatory	Fixed 4.76% 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	Fixed 5.00% No	date Fixed 5.25% No	date Fixed 4.76% No
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 5.00% No 5.00% Mandatory No Cumulative Non-convertible	date Fixed 5.25% No Mandatory No Cumulative Non-convertible	date Fixed 4.76% 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 5.00% No Mandatory No Cumulative Non-convertible N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A	date Fixed 4.76% 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 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 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 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 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 5.00% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 4.76% 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 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or  mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	date Fixed 5.25% 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	date  Fixed 4.76%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Fixed 5.00% No 5.00% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	date Fixed 5.25% 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	date  Fixed 4.76%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  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	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	date Fixed 5.25% 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	date  Fixed 4.76%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination hierarchy in liquidation (specify	Fixed 5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	date Fixed 5.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	date Fixed 4.76% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.00% 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	date  Fixed 5.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed 4.76%  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
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, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 5.00% 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	date  Fixed 5.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed 4.76%  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
17 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, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.00% 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	date  Fixed 5.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed 4.76%  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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 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, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 5.00% 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	date  Fixed 5.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed 4.76%  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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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 5.00% 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	date  Fixed 5.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed 4.76%  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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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 5.00% 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	date  Fixed 5.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed 4.76%  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

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002001.VZE	002001 V02	002001.725
2	for private placement)	06368LY75	06368LY83	06368LZ25
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)  Par value of instrument	0.835	0.56	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Apr-2024	·	26-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Apr-2034	·	26-Apr-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	45770	45770	47004
15	redemption amount / Initial maturity	45773	45773	47234
		On each April and October 26,	On each April and October 26,	On each April and October 26,
		commencing Apr 26, 2025 up to	commencing Apr 26, 2025 up to	commencing Apr 26, 2029 up to
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.55%	Zero coupon, 6.30%	Zero coupon, 6.20%
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 Cumulative	No Cumulative	No Cumulative
23	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
20	If convertible specify instrument time servertible inte			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	1	1
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No	No N/A
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)			
	I .	İ	1	
	Driging Cumplement (if anniischie)			
	Pricing Supplement (if applicable)	Final Terms - CHSID: 062601 V7	Final Terms - CUSIP: 06368LY83	Final Terms - CHSID- 062601 725

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0627514077	002704500	002704550
2	for private placement)	06375MPX7	06376A5C0	06376A5E6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	USD 4	USD 4	USD 5.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Apr-2024	26-Apr-2024	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Apr-2039	·	•
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-Apr-2026	At par on 26-Apr-2025	At par on 26-Apr-2025
		At par on each April and October	At par on each April and October	At par on each April and October
		26, commencing Apr 26, 2026	26, commencing Apr 26, 2025	26, commencing Apr 26, 2025
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends	Eivad	Fixed	Fixed
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 6.00%	5.85%	Fixed 6.00%
19	Existence of a dividend stopper	No S.8878	No Sied /	No S.SS /S
	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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	Write-down feature	No No	No	No No
31	If write-down, write-down trigger (s)			1
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Everytian frame substantia - 41-	Evernation from sub-rational	Everytion from out and and
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
<b> </b>		INTER FIUSPECIUS	INTER FIUSPECIUS	INTEN FIUSPECIUS
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
<u></u>		Final Terms - CUSIP: 06375MPX	Final Terms - CUSIP: 06376A5C	Final Terms - CUSIP: 06376A5E6

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002764552	002704504	0027045110
2	for private placement)	06376A5F3	06376A5G1	06376A5H9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	USD 1	USD 3	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Apr-2024	30-Apr-2024	30-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Apr-2034	30-Apr-2027	30-Apr-2029
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 24-Oct-2024	At par on 30-Apr-2025	At par on 30-Apr-2025
		At par on each April and October	At par on each April and October	At par on each April and October
		24, commencing Oct 24, 2024	30, commencing Apr 30, 2025	30, commencing Apr 30, 2025
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
47	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 6.00%	Fixed 5.55%	Fixed 5.70%
19	Existence of a dividend stopper	No	No 0.0070	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 N/A	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	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			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchis ( ) " "	Franchis ( ) " "
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 Droop cativa	MTNI Droop s atria	MTNI Droops - to
-		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100pooluo Ouppiement	100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06376A5F3	Final Terms - CUSIP: 06376A5G	Final Terms - CUSIP: 06376A5H9

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368L2C9	06368L2D7	06368L2E5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	21/2		<b>.</b>
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 1.5	N/A USD 1	N/A 0.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-May-2024	·	17-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-May-2027	17-May-2027	17-May-2026
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 17-May-2025	At par on 17-May-2025	At par on 17-May-2025
	reactification attraction at the state of th			
		At par on each May and	At par on each May and	At par on each May and
		November 17, commencing May	November 17, commencing May	November 17, commencing May
16	Subsequent call dates, if applicable	November 17, commencing May		November 17, commencing May
	Coupons/dividends	November 17, commencing May 17, 2025 up to and excluding the maturity date	November 17, commencing May 17, 2025 up to and excluding the maturity date	November 17, commencing May 17, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	November 17, commencing May 17, 2025 up to and excluding the maturity date	November 17, commencing May 17, 2025 up to and excluding the maturity date	November 17, commencing May 17, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	November 17, commencing May 17, 2025 up to and excluding the maturity date Fixed 5.35%	November 17, commencing May 17, 2025 up to and excluding the maturity date Fixed 5.77%	November 17, commencing May 17, 2025 up to and excluding the maturity date Fixed 5.10%
17	Coupons/dividends Fixed or floating dividend/coupon	November 17, commencing May 17, 2025 up to and excluding the maturity date	November 17, commencing May 17, 2025 up to and excluding the maturity date Fixed 5.77%	November 17, commencing May 17, 2025 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative
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	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.10% 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, conversion rate If convertible, mandatory or optional conversion	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.10%  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, conversion rate If convertible, mandatory or optional conversion	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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) Non-compliant transitioned features	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	November 17, commencing May 17, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368L2F2	06368L2G0	06368L2H8
	ioi private piacement)	00300L21 2	00300L200	00300E2110
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	N1/A	NI/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A 0.5	N/A USD 4.7	N/A 0.954
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-May-2024	27-May-2024	27-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-May-2026	27-May-2034	27-May-2034
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-May-2025	45804	45804
13	redemption amount / initial maturity	711 par on 17 iway 2020	+3004	43004
		At par on each May and		
			On each May and November 27,	
16	Subsequent call dates, if applicable	17, 2025 up to and excluding the maturity date	commencing May 27, 2025 up to and excluding the maturity date	and excluding the maturity date
10	Coupons/dividends	maturity date	and excideing the materity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.78%	Zero coupon, 7.10%	Zero coupon, 6.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mondaton
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial  If write-down, permanent or temporary			
33	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	Deduces to D. 1911 1999	Designation Designation of the Company	Deduces to D. 1911 1999
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
- 3,			1	
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	i i ospecius			
	Supplement to Base Shelf Prospectus (if applicable)			
-	,			
	Pricing Supplement (if applicable)			
1	○ Fr ( - Fr / - )	Final Terms - CUSIP: 06368L2F2	Final Terms - CUSIP: 06368L2G0	Final Terms - CUSIP: 06368L2H8
Ī				THE TOTAL COURT

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368L2J4	06368L2V7	06368L2W5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	21/2		<b>.</b>
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A 0.01	N/A USD 0.05	N/A USD 0.355
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Jun-2024	·	20-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jun-2034		20-Jun-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call dates and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	45818	At par on 10-Jun-2025	At par on 20-Jun-2025
	reactification attraction attacking			
		On each June and December	At par on each June and	At par on each June and
		On each June and December 10, commencing Jun 10, 2025 up to and excluding the maturity	December 10, commencing Jun	At par on each June and December 20, commencing Jun 20, 2025 up to and excluding the
16	Subsequent call dates, if applicable	10, commencing Jun 10, 2025	December 10, commencing Jun	December 20, commencing Jun
	Coupons/dividends	10, commencing Jun 10, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	December 20, commencing Jun 20, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	10, commencing Jun 10, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	December 20, commencing Jun 20, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed Zero coupon, 6.05%	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55%	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%
17	Coupons/dividends Fixed or floating dividend/coupon	10, commencing Jun 10, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed 5.55%	December 20, commencing Jun 20, 2025 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80% 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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory No	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative
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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  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, conversion rate If convertible, mandatory or optional conversion	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  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, conversion rate If convertible, mandatory or optional conversion	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  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, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% 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	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed 5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed 5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% 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	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed 5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed 5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% 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	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed 5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed 5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 20, commencing Jun 20, 2025 up to and excluding the maturity date  Fixed  5.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

16	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368L2X3	06368L2Y1	06368L3N4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	<b>N</b> 1/2		<b>.</b>
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A 0.02	N/A 0.075	N/A USD 0.063
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-May-2024	·	10-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-May-2029		10-Jun-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Outional cell data continuent cell datas and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-May-2025	At par on 10-Jun-2025	45818
13	reactificion amount / initial maturity	7 1 pai 511 27 May 2525	7 ( pai 611 10 0ail 2020	10010
I		At nov on cook Mov 27	At par on each June and	On each June and December
		At par on each May 27, commencing May 27, 2025 up to	December 10, commencing Jun	10, commencing Jun 10, 2025
16	Subsequent call dates, if applicable		· ·	10, commencing Jun 10, 2025
	Coupons/dividends	commencing May 27, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	10, commencing Jun 10, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing May 27, 2025 up to and excluding the maturity date Fixed	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10%	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing May 27, 2025 up to and excluding the maturity date Fixed	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%	10, commencing Jun 10, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing May 27, 2025 up to and excluding the maturity date Fixed 5.10%	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No  Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No  Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% 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	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% 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, conversion rate If convertible, mandatory or optional conversion	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed 4.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing May 27, 2025 up to and excluding the maturity date  Fixed  5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing May 27, 2025 up to and excluding the maturity date  Fixed 5.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  4.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 7.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368L3P9	06368L3Q7	06368L3W4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A 0.395	N/A 4.15	N/A USD 0.815
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Jun-2024	·	12-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jun-2034		12-Jul-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call datas and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	45818	At par on 10-Jun-2025	At par on 12-Jul-2025
	reactification attraction at the state of th			
		On each June and December	At par on each June and	At par on each January and July
		On each June and December 10, commencing Jun 10, 2025 up to and excluding the maturity	At par on each June and December 10, commencing Jun 10, 2025 up to and excluding the	12, commencing Jul 12, 2025 up
16	Subsequent call dates, if applicable	10, commencing Jun 10, 2025	December 10, commencing Jun	12, commencing Jul 12, 2025 up
	Coupons/dividends	10, commencing Jun 10, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	12, commencing Jul 12, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	10, commencing Jun 10, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed 5.50%
17	Coupons/dividends Fixed or floating dividend/coupon	10, commencing Jun 10, 2025 up to and excluding the maturity date	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  Mandatory	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No Cumulative	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No Cumulative Non-convertible	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15% No  Mandatory No Cumulative Non-convertible	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No Cumulative	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative
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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No Cumulative Non-convertible N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully 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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  Exemption from subordination	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed 5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  No-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed 5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	December 10, commencing Jun 10, 2025 up to and excluding the maturity date  Fixed  5.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A

12 Perpetual or dated Dated Dated Dated Dated 13 Original maturity date / Final maturity 20-Jun-2029 20-Jun-2029 5-Jul-2020 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes		tures Of Regulatory Capital Instruments			
Province of Character   Prov	(\$ million:	s except as noted)			
1 Inside information (rigid crisis) (and incombined price information of the private placement) (Contractual Contractual		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	
to granted place (15th) State of Recombing sterother (15th) State of Carnada applicable therein				<u> </u>	<u> </u>
private piscented (0.6588.302) (0.6588.302) (0.6588.303) (0.6588.404) (0.6588.302) (0.6588.302) (0.6588.302) (0.6588.303) (0.6588.302)	1		ВМО	ВМО	ВМО
2. Contraining bands) of the instrument.  2. Contraining bands) of the instrument.  3. Measure for which should be provided by requirement of Scation 13 (Consulta applicable therein).  3. Measure for which should be provided by requirement of Scation 13 (Consulta applicable therein).  3. Measure for which should be	2		063691373	063681 370	063681 414
A Mean's by thick-efforceability requirement of Section 33 of Canada applicable therein of Canada appli		for private placement)	U0300L3A2	06366L310	U0306L4FIC
A Mean's by thick-efforceability requirement of Section 33 of Canada applicable therein of Canada appli					
Means by which enforceability requirements of Saction 13 and the TACE of The Seek is ableed of other TAC eligible Announces genered by foreign low) Announces genered by foreign low) Announces genered by foreign low) Announces genered by foreign low) Announces genered by foreign low) Announces and the seek of the seek			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
24	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Regulatory territorest 4 Prantistional Racell Intelse 5 Peter transitional Racell Intelse NA NA NA NA 6 Exploite at sold/group/propulation 6 Exploite at sold/group/propulation 8 millions, as of most recent reporting date) 8 millions, as of most recent reporting date) 10 Accounting dissistantion 11 Original date dissuance/Settlement 10 Na NA 11 Original date dissuance/Settlement 11 Original date dissuance/Settlement 12 Department of the dissuance/Settlement 13 Original date dissuance/Settlement 14 Original date dissuance/Settlement 15 Original date dissuance/Settlement 16 Original date dissuance/Settlement 17 Original date dissuance/Settlement 18 Original instrument date of Preal manurity 19 Original date, consingent call dates and redemption amounts/ Initial instrutity 19 Optional call date, consingent call dates and redemption amounts/ Initial instrutity 10 Occordinate dates and redemption amounts/ Initial instrutity 10 Occordinate dates are dates of the dates and redemption amounts/ Initial instrutity 10 Occordinate dates are dates of the dates and redemption amounts/ Initial instrutity 11 Occordinate dates are dates of the dates and redemption amounts/ Initial instrutity 12 Occordinate dates are dates of the dates and redemption amounts/ Initial instrutity 14 Occordinate dates are dates of the dates and redemption amounts/ Initial instrutity 15 Occordinate dates are dates of the dates and redemption amounts/ Initial instrutity 16 Occordinate dates are dates of the dates and redemption amounts/ Initial instrutity 17 Occordinate dates are dates of the dates a		Means by which enforceability requirement of Section 13			
Regulatory recomment 4 Tremonstional Based III rules NA NA NA NA 6 Treat-transitional Based III rules NA NA NA NA 7 Post-transitional Based III rules NA NA NA NA NA NA NA NA NA NA NA NA NA NA NA N	3a				
4 Transitional Basel Int Intels  NA  NA  NA  NA  NA  NA  NA  NA  NA  N			Contractual	Contractual	Contractual
Post-transitional Basel III rules   NA NA NA NA NA NA NA NA NA NA NA NA NA	1		N/Δ	N/A	N/A
An part creament type Annount recognised in regulatory capital (Currency in 8 millions, as of most recent reporting date) NA Annount recognised in regulatory capital (Currency in NA A part content of the strument in 1.97 (Liability - fair value option of 1.937 (Liability - fair value o					
8 millions, so from trecent prographs (variety capital (currency in 9 per value of instrument 10 Accounting date) N/A 0.45 1.937 1.9	6	Eligible at solo/group/group&solo	N/A	N/A	N/A
8 millions, so of most record reporting dately) NA A NA NA NA NA NA NA NA NA NA NA NA N	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Per value of instrument 10 Accounting satisfication 11 Conginal date of issuance / Settlement 12 Output 2024 13 Conginal date of issuance / Settlement 14 Diginal date of issuance / Settlement 15 Original date of issuance / Settlement 16 Diginal date of issuance / Settlement 17 Original date of issuance / Settlement 18 Original restury (safe / Final maturity 19 Diginal Conginal restury (safe / Final maturity 19 Osad 10 Original restury (safe / Final maturity 19 Osad 10 Original restury (safe / Final maturity 19 Osad 10 Original restury (safe / Final maturity 19 Osad 10 Original restury (safe / Final maturity 19 Osad 10 Original restury (safe / Final maturity 10 Original call date, contingent call dates and redemption amount / Initial maturity 20 Original call date, contingent call dates and December 20. commencing Jun 20, 2025 up to and excluding the maturity date 20 Original call dates, if applicable 21 Subsequent call dates, if applicable 22 Original call dates, if applicable 23 Original call dates, if applicable or substitution of the set of advised student/coupon 24 Original call dates, if applicable or substitution or substitu			N1/A	N1/A	N1/A
10 Accounting classification   Lability - fair value option   Lability - fair value option   Lability - fair value option   Lability - fair value option   Lability - fair value option   Lability - fair value option   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-2025   S-Jul-2024   S-Jul-2025   S-Jul-202		, , ,			N/A   1
11 Original date of issuance / Settlement					Liability - fair value option
13 Original maturity date / Final maturity		-	·	·	5-Jul-2024
At par on each June and Ceremption amount / initial maturity  At par on each June and At par on each June and December 20, commencing Jun Scommencing Jun Jun Jun Jun Jun Jun Jun Jun Jun Jun					
Optional call date, contingent call dates and  At par on 20-Jun-2025  At par on 20-Jun-2025  At par on 20-Jun-2025  At par on 20-Jun-2025  At par on 05-Jul-2025		• • • • • • • • • • • • • • • • • • • •			5-Jul-2026
At par on 20-Jun-2025 At par on 05-Jul-2025  At par on 20-Jun-2025 At par on 05-Jul-2025  At par on each June and December 20, commencing Jun 20, 2025 up to and excluding the partially date maturity	14	Issuer call subject to prior supervisory approval	res	res	res
At par on 20-Jun-2025 At par on 05-Jul-2025  At par on 20-Jun-2025 At par on 05-Jul-2025  At par on each June and December 20, commencing Jun 20, 2025 up to and excluding the partially date maturity					
At par on 20-Jun-2025 At par on 05-Jul-2025  At par on 20-Jun-2025 At par on 05-Jul-2025  At par on each June and December 20, commencing Jun 20, 2025 up to and excluding the partially date maturity					
At par on 20-Jun-2025 At par on 05-Jul-2025  At par on 20-Jun-2025 At par on 05-Jul-2025  At par on each June and December 20, commencing Jun 20, 2025 up to and excluding the partially date maturity		0 1   1			
At par on each June and December 20, commencing Jun Decemb	15		At par on 20- Jun-2025	At par on 20- Jun-2025	At par on 05- Jul-2025
December 20, commencing Jun December 20, commencing Jun Sc. porcent of the property of the subsequent call dates, if applicable and provided the maturity date and excluding the maturity and excluding the maturity date and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturi	13	redemption amount / initial maturity	7 t par on 20 dan 2020	7 t par on 20 dan 2020	7 t par on 00 our 2020
December 20, commencing Jun December 20, commencing Jun Sc. porcent of the property of the subsequent call dates, if applicable and provided the maturity date and excluding the maturity and excluding the maturity date and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturi					
December 20, commencing Jun December 20, commencing Jun Sc. porcent of the property of the subsequent call dates, if applicable and provided the maturity date and excluding the maturity and excluding the maturity date and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturi					
December 20, commencing Jun December 20, commencing Jun Sc. porcent of the property of the subsequent call dates, if applicable and provided the maturity date and excluding the maturity and excluding the maturity date and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturi					
December 20, commencing Jun December 20, commencing Jun Sc. porcent of the property of the subsequent call dates, if applicable and provided the maturity date and excluding the maturity and excluding the maturity date and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturi					
December 20, commencing Jun December 20, commencing Jun Sc. porcent of the property of the subsequent call dates, if applicable and provided the maturity date and excluding the maturity and excluding the maturity date and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturi					
December 20, commencing Jun December 20, commencing Jun Sc. porcent of the property of the subsequent call dates, if applicable and provided the maturity date and excluding the maturity and excluding the maturity date and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturi					
December 20, commencing Jun December 20, commencing Jun Sc. porcent of the property of the subsequent call dates, if applicable and provided the maturity date and excluding the maturity and excluding the maturity date and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturity and excluding the maturi					
20, 2025 up to and excluding the maturity date date maturity date at 4.85% 4.85% 4.85% 4.85% 4.85% 4.85% 4.85% 4.85% 4.85% 4.85% 4.85% 4.85% 6.45% 6				· ·	At par on each January and July
Subsequent call dates, if applicable   maturity date   maturity date   coupons/dividends					
Coupons/dividends	16	Subsequent call dates if applicable	, ,	, ,	o ,
18 Coupon rate and any related index 4.85% 4.65% 4.57%  19 Existence of a dividend stopper No No No No No No Pully discretionary, partially discretionary or Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No No No No No No No No No No No No No	- 10				
19	17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandator					4.57%
Mandatory   Mandatory   Mandatory   Mandatory	19		No	No	No
Existence of a step up or other incentive to redeem   No   No   No   No   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Non-convertibl	20		Mandatory	Mandatory	Mandatory
22   Noncumulative or cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Non-convertible				,	
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 28 If convertible, specify instrument it converts 30 If convertible, specify issuer of instrument it converts 31 If write-down feature 32 If write-down, write-down trigger (s) 33 If write-down, full or partial 34 If write-down, permanent or temporary 35 If temporary write-down, description of write-down mechanism 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-comp					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s)  32 If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  33 If write-down, description of write-down mechanism  34a Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  No No No  No No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)		. , , ,			
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  Into  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/		•			
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		somerable, mandatory or optional conversion			
29 into N/A N/A N/A N/A  30 Write-down feature No No No No No  31 If write-down, write-down trigger (s)  32 If write-down, permanent or temporary  33 If temporary write-down, description of write-down mechanism  34 down mechanism  35 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No No No No No  37 If yes, specify non-compliant features  No N/A  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Pricing Supplement (if applicable)  No No No No  Pricing Supplement (if applicable)	28	If convertible, specify instrument type convertible into			
30 Write-down feature No No No No No No No No No No No No No					
31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write- 35 down mechanism 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No 38 No 39 If yes, specify non-compliant features 39 No 30 No 30 No 31 Prospectus / Base Shelf Prospectus (if applicable)  No No No No No No No No No No No No No					
If write-down, permanent or temporary   If temporary write-down, description of write-down mechanism   If year of subordination   Exemption from subordin			NO .	NO	NO .
If temporary write-down, description of write- down mechanism  34					
If temporary write-down, description of write-down mechanism  34a Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Exemption from subordination					
Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No No No No No No No No No No No N					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities					
35   instrument type immediately senior to instrument)   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabil	34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35   instrument type immediately senior to instrument)   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabil		Docition in subardination biography in Benjading (- 15			
36 Non-compliant transitioned features No No No No No No No No No No No No No	35		Pari pasu to Denosit Liabilities	Pari pasu to Denosit Liabilities	Pari pasu to Denosit Liabilities
37 If yes, specify non-compliant features N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)			·	<u> </u>	·
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)		Prospectus / Base Shelf Prospectus / Short Form			
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)	-	•			
		Supplement to Base Shelf Prospectus (if applicable)			
Final Terms - CUSIP: 06368L3X2 Final Terms - CUSIP: 06368L3Y0 Final Terms - CUSIP: 06368L4H		Pricing Supplement (if applicable)			
	1		Final Terms - CUSIP: 06368L3X2	Final Terms - CUSIP: 06368L3Y0	Final Terms - CUSIP: 06368L4H6

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368L4J2	06368L4L7	06368L4M5
	ioi private piacement)	003002432	00300E4E7	00300E4W3
			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	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	1	USD 0.032	USD 0.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Jul-2024		28-Jun-2024
12	Perpetual or dated	Dated	Dated 20 Jun 2024	Dated 20 Jun 2024
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	5-Jul-2026 Yes	28-Jun-2034 Yes	28-Jun-2034 Yes
14	issuer can subject to prior supervisory approval	res	res	Tes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 05-Jul-2025	45836	45836
	reactification attraction attacking			
		At par on each January and July 5, commencing Jul 05, 2025 up	On each June and December 28, commencing Jun 28, 2025	On each June and December 28, commencing Jun 28, 2025
		to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 4.24%	Fixed Zero coupon, 6.70%	Fixed Zero coupon, 7.00%
19	Existence of a dividend stopper	No	No	No
- 13	Fully discretionary, partially discretionary or	110	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	Cumulative
23	Convertible or non-convertible  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	Management to the second secon			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down 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 N/A	No N/A	No N/A
37	If yes, specify non-compliant features	IN/A	IN/A	11/71
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
	Tricing Supplement (ii applicable)	Final Terms - CUSIP: 06368L4.12	Final Terms - CUSIP: 06368L4L7	Final Terms - CUSIP: 06368I 4M5

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368L4N3	06368L4P8	06368L5C6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A 0.325	N/A 0.085	N/A USD 0.58
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Jun-2024	28-Jun-2024	12-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	28-Jun-2034 Yes	28-Jun-2034 Yes	12-Jul-2027 Yes
14	issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	45836	45836	At par on 12-Jul-2025
		On each June and December	On each June and December	At par on each January and July
		20 commonding Jun 20 2025	20 commonoing Jun 20 2025	
		28, commencing Jun 28, 2025 up to and excluding the maturity	28, commencing Jun 28, 2025 up to and excluding the maturity	12, commencing Jul 12, 2025 up
16	Subsequent call dates, if applicable	28, commencing Jun 28, 2025 up to and excluding the maturity date	28, commencing Jun 28, 2025 up to and excluding the maturity date	
	Coupons/dividends	up to and excluding the maturity date	up to and excluding the maturity date	12, commencing Jul 12, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	up to and excluding the maturity date  Fixed	up to and excluding the maturity date  Fixed	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed 5.65%
17	Coupons/dividends Fixed or floating dividend/coupon	up to and excluding the maturity date  Fixed	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed 5.65%
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	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  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	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  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	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  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	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  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	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  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	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully 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	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	up to and excluding the maturity date  Fixed  Zero coupon, 5.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 5.45%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, commencing Jul 12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368L5D4	06368L5E2	06368L5F9
	for private placement)	U0300L3D4	06366L3E2	06366L3F8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	NI/A	NI/A
9	Par value of instrument	0.32	N/A 0.3	N/A
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Jul-2024		16-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Jul-2027		16-Jul-2039
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 12-Jul-2025	At par on 12-Jul-2025	16/Jul/25
15	redemption amount / Initial maturity	At par on 12-3ui-2023	At pai 011 12-3ui-2025	16/30//25
		At par on each January and July	At par on each January and July	
			12, commencing Jul 12, 2025 up	
4.5	Cultura was to all datas of analisable	to and excluding the maturity	to and excluding the maturity	commencing Jul 16, 2025 up to
16	Subsequent call dates, if applicable  Coupons/dividends	date	date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.85%	4.70%	Zero coupon, 5.62%
19		No	No	No
	Fully discretionary, partially discretionary or			<b></b>
20	mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  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 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
31	, . , . ,	11/73	1973	13/13
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
-				
	Pricing Supplement (if applicable)			
	Supplement (il applicable)	Final Terms - CUSIP: 06368L5D4	Final Terms - CUSIP: 06368L5E2	Final Terms - CUSIP: 06368L5F0

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002001 570	002001 570	06368LU53
2	for private placement)	06368L5X0	06368L5Y8	U6368LU53
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
2	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	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	0.125	0.86	USD 0.15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Jul-2024		10-Jun-2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 25-Jul-2034	Dated 25-Jul-2034	Dated 10-Jun-2034
14	Issuer call subject to prior supervisory approval	Yes 25-Jul-2034	Yes	Yes
1-7	can subject to prior supervisory approvar			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	45863	45863	45818
				On each June and December
1		On each January and July 25,	On each January and July 25,	10, commencing Jun 10, 2025
		commencing Jul 25, 2025 up to	commencing Jul 25, 2025 up to	up to and excluding the maturity
16	Subsequent call dates, if applicable			
	Coupons/dividends	commencing Jul 25, 2025 up to and excluding the maturity date	commencing Jul 25, 2025 up to and excluding the maturity date	up to and excluding the maturity date
16 17 18	Coupons/dividends Fixed or floating dividend/coupon	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed	commencing Jul 25, 2025 up to and excluding the maturity date	up to and excluding the maturity date  Fixed
17	Coupons/dividends	commencing Jul 25, 2025 up to and excluding the maturity date	commencing Jul 25, 2025 up to and excluding the maturity date	up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%	up to and excluding the maturity date  Fixed  Zero coupon, 6.95% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  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	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.70%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing Jul 25, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 5.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero coupon, 6.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LY67	06368LZ66	06368LZ74
	for private placement)	06366L167	06366LZ66	00308LZ74
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
-	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 0.44	N/A 0.048	N/A 0.333
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-May-2024		3-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-May-2029		3-May-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and	2/May/25	2/May/25	2/May/25
15	redemption amount / Initial maturity	3/May/25	3/May/25	3/May/25
		On each May and November 3,	On each May and November 3,	On each May and November 3,
		commencing May 03, 2025 up to	9 , ,	
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.60%	Zero coupon, 5.40%	Zero coupon, 5.60%
19		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 Currentetive	No Currentlative	No Currentlative
22	Noncumulative or cumulative  Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
25	If convertible and if its towns at the second secon			
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			
3.	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
370	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	=paon nom suborumanon	=ompaon nom 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			
	Supplement to Base Shelf Prospectus (if applicable)			
-				
	Pricing Supplement (if applicable)			
	- The state of the	Final Terms - CUSIP: 06368LY67	Final Terms - CUSIP: 06368LZ66	Final Terms - CUSIP: 06368LZ74

12 Perpetual or dated Dated Dated Dated Dated Dated 13 Original maturity date / Final maturity 14-May-2029 15-May-2026 15-May-203 14 Issuer call subject to prior supervisory approval Yes Yes Yes Optional call date, contingent call dates and redemption amount / Initial maturity At par on 14-May-2025 At par on 15-Nov-2024 At par on 15-May-2026  At par on each May and November 14, commencing May November 15, commencing Nov November 15, commencing May November 15, commencing Ma		tures Of Regulatory Capital Instruments			
2 Dissor ground programment of the control of the c	(\$ million	s except as noted)			
2 Issuer contribution (sp. CLINP, CRIL) or illiconaring strontible of province of Contract and Contract and Contract and Contract and Special State of Contr			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
This provide paccentary (1997) of the instrument (1997) of the instrume			regulatory capital	regulatory capital	regulatory capital
2 for grinded placement)	1		ВМО	ВМО	ВМО
Apar on seeh May and November 13, commencing May 15 Apar on 15 May 2025  Apar on seeh May and November 15 Apar on 15 May 2025  Apar on seeh May and November 15 Apar on 15 May 2025  Apar on seeh May and November 15 Apar on 15 May 2025  Apar on seeh May and November 15 Apar on 15 May 2025  Apar on seeh May and November 15 Apar on 15 May 2025  Apar on seeh May and November 15 Apar on 15 May 2025  Apar on seeh May and November 15 Apar on seeh May and November 15 Apar on 15 May 2025  Apar on seeh May and November 15 Apar on see	_	, , , , , , , , , , , , , , , , , , , ,	0027045 IE	00270451/2	06376451.0
A General asket of the instrument of Scanda applicable therein of Canada applicable therein of Canada applicable therein of the ILAC ferm Seet is achieved for other TLAC eligible instruments general by foreign to the ILAC ferm Seet is achieved for other TLAC eligible instruments generally foreign to the ILAC ferm Seet is achieved for other TLAC eligible instruments generally foreign to the ILAC ferm Seet is achieved for other TLAC instrument of the ILAC first fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the IlaC fe	2	for private placement)	U6376A5J5	06376A5K2	U6376A5LU
A General asket of the instrument of Scanda applicable therein of Canada applicable therein of Canada applicable therein of the ILAC ferm Seet is achieved for other TLAC eligible instruments general by foreign to the ILAC ferm Seet is achieved for other TLAC eligible instruments generally foreign to the ILAC ferm Seet is achieved for other TLAC eligible instruments generally foreign to the ILAC ferm Seet is achieved for other TLAC instrument of the ILAC first fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the ILAC fermion of the IlaC fe					
Masse by which enforteability requirement of Section 33 and interface makes a character of Section 33 and interface makes a character of Section 33 and interface makes and section of Section 33 and interface makes and section of Section 34 and Se			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
38	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Instruments governed by froege law)  Regulatory protections  4. Transchool Based if Inche  NA  NA  NA  NA  NA  NA  NA  NA  NA  N		Means by which enforceability requirement of Section 13			
Regulatory incorrence 4 Transportional Base III rules N/A N/A N/A 5 Post-transportional Base III rules N/A N/A N/A 7 Instrument type 7 Instrument type 8 Instrument type 9 Ins	3a	,			
4 Transitional Basel Int ules NYA NYA NYA NYA NYA NYA NYA NYA NYA NYA NYA NYA NYA NYA		, , ,	Contractual	Contractual	Contractual
5 Post-transitional based ill rules 6 Eligible st soligroup/group/scoto 7 Instrument type 8 Amount recogned in regulatory capital (currency in 9 Primore, and resolt recording date) 9 Primore, and resolt recording date; 9 Primore, and resolt recording date; 9 Primore, and resolt recording date; 10 Accounting floater for incomplication in 11 Original date of issuance/ Settlement 12 Perpetual or dated 13 Original resolt set of insulatory supervised in the set of the set o	- 1		N/A	N/Λ	N/A
6 Etigble at sool/proug/foung/soole NA Amount recognised in regulatory capital (Currency in Brillions, As of most recent reporting date) Other TLAC instrument Other Instrument Other TLAC instrument Other TLAC instrument Other Instrument Other Other Other Other Instrument Other					
Amount recognised in regulatory capital (currency in all millions, as of most recent reporting date)   NIA					
8 millions, so of most recent reporting distol? 9 Per value of instrument 110 Original distortions 110 Original distortions 111 Original distortions 111 Original distortions 112 Original distortions 113 Original distortions 114 Original distortions 115 Original distortions 116 Original distortions 117 Original distortions 118 Original metaluty sure / Fiscal maturity 119 Original distortions 119 Original distortions 110 Original distortions 11	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
Section   Sect	_				
10					
11 Original date of issuance / Settlement					
12 Perpetual or dated Dated Dated Dated Dated Dated 13 Original maturity date / Final maturity 14 14-May-2028 15-May-2028	-		· · · · · · · · · · · · · · · · · · ·	15-May-2024	
Optional call date, contingent call dates and redemption amount / initial maturity Apr on 14-May-2025 At par on 15-Nov-2024 At par on 15-May-2026  At par on 14-May-2025 At par on 15-Nov-2024 At par on 15-May-2026  At par on 14-May-2025 At par on 15-Nov-2024 At par on 15-May-2026  At par on 14-May-2025 At par on 15-Nov-2024 At par on 15-May-2026  At par on 14-May-2025 At par on 15-Nov-2024 At par on 15-May-2026  At par on 14-May-2025 At par on 15-Nov-2024 At par on 15-May-2026  At par on 14-May-2025 At par on 15-Nov-2024 At par on 15-May-2026  At par on 14-May-2025 At par on 15-Nov-2024 At par on 15-May-2026  At par on 14-May-2025 At par on 15-Nov-2024 At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At par on 15-May-2026  At pa			,		Dated
Optional call date, contingent call dates and edemption amount / Initial inaturity  At par on each May and November 14, commencing May November 15, commencing May November 16, 2002 to 15, 20		Original maturity date / Final maturity	14-May-2029	,	15-May-2034
At par on 15-Nov-2024 At par on 15-Nov-2026  At par on 15-Nov-2024 At par on 15-Nov-2024  At par on 15-Nov-2024 At par on 15-Nov-2024  At par on 15-Nov-2024 At par on 15-Nov-2024  At par on 15-Nov-2024 At par on 15-Nov-2024  At p	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
At par on 15-Nov-2024 At par on 15-Nov-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par					
At par on 15-Nov-2024 At par on 15-Nov-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par					
At par on 15-Nov-2024 At par on 15-Nov-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par on 15-Nov-2024 At par on 15-Nay-2026  At par					
At par on each May and November 14, commencing May November 15, commencing Nov				45.11 0004	45.14 0000
November 14, commencing May November 15, commencing Nov 14, 2025 up to and excluding the naturity date maturity date 5, 205 pt. 6,00° Fixed of floating dividend stopper No No No No No No No No No No No No No	15	redemption amount / Initial maturity	At par on 14-May-2025	At par on 15-Nov-2024	At par on 15-May-2026
November 14, commencing May November 15, commencing Nov 14, 2025 up to and excluding the naturity date maturity date 5, 205 pt. 6,00° Fixed of floating dividend stopper No No No No No No No No No No No No No					
November 14, commencing May November 15, commencing Nov 14, 2025 up to and excluding the naturity date maturity date 5, 205 pt. 6,00° Fixed of floating dividend stopper No No No No No No No No No No No No No					
November 14, commencing May November 15, commencing Nov 14, 2025 up to and excluding the naturity date maturity date 5, 205 pt. 6,00° Fixed of floating dividend stopper No No No No No No No No No No No No No					
November 14, commencing May November 15, commencing Nov 14, 2025 up to and excluding the naturity date maturity date 5, 205 pt. 6,00° Fixed of floating dividend stopper No No No No No No No No No No No No No					
November 14, commencing May November 15, commencing Nov 14, 2025 up to and excluding the naturity date maturity date 5, 205 pt. 6,00° Fixed of floating dividend stopper No No No No No No No No No No No No No					
November 14, commencing May November 15, commencing Nov 14, 2025 up to and excluding the naturity date maturity date 5, 205 pt. 6,00° Fixed of floating dividend stopper No No No No No No No No No No No No No					
November 14, commencing May November 15, commencing Nov 14, 2025 up to and excluding the naturity date maturity date 5, 205 pt. 6,00° Fixed of floating dividend stopper No No No No No No No No No No No No No					
November 14, commencing May November 15, commencing Nov 14, 2025 up to and excluding the naturity date maturity date 5, 205 pt. 6,00° Fixed of floating dividend stopper No No No No No No No No No No No No No			At par on each May and	At par on each May and	At par on each May and
14, 2025 up to and excluding the maturity date maturity					
Coupons/dividends					
17   Fixed of Tloating dividend/coupon   Fixed   Fix	16		maturity date	maturity date	maturity date
18	47	,	Fixed	Fixed	Fixed
Existence of a dividend stopper   No					
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory  21 Existence of a step up or other incentive to redeem No No No No No No No No No No No No No					
Existence of a step up or other incentive to redeem		Fully discretionary, partially discretionary or			
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 20 If write-down, feature 21 If write-down, full or partial 22 If write-down, full or partial 23 If write-down, full or partial 24 If temporary write-down, description of write-down mechanism 34 Type of subordination 35 Non-compliant fransitioned features 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compl	20	mandatory	Mandatory	Mandatory	Mandatory
Convertible or non-convertible   Non-convertib		Existence of a step up or other incentive to redeem		-	
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
25 If convertible, fully or partially 26 If convertible, conversion rate N/A N/A N/A N/A 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 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  30 Write-down feature No No No No  31 If write-down, pull or partial  33 If write-down, permanent or temporary  If temporary write-down, description of write-  down mechanism  34a Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No No No No No No No No No No No No No N		. , , ,			
If convertible, specify instrument type convertible into   If convertible, specify issuer of instrument it converts   N/A		·			
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
29 into N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s)  32 If write-down, pute-down, description of write-down mechanism  33 If write-down, description of write-down mechanism  34 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  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)  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement	28				
30   Write-down feature	30		NI/A	NI/A	NI/A
31					
32   If write-down, full or partial   33   If write-down, permanent or temporary					
33					
34   down mechanism   34a   Type of subordination   Exemption from subordination   Exemptio					
Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No No No No No No No No No No No N		· · · · · · · · · · · · · · · · · · ·			
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  Pari pasu to Deposit Liabilities  Pari pasu to Deposit Liabilities  Pari pasu to Deposit Liabilities  Pari pasu to Deposit Liabilities  No  No  No  No  No  No  N/A  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement			Franchisco 6	Franchis ( ) " "	Franchis ( ) " "
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No	34a	rype of subordination	exemption from subordination	exemption from subordination	exemption from subordination
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No		Position in subordination hierarchy in liquidation (specify			
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)   MTN Prospectus Supplement   MTN Prospectus Supplement     Pricing Supplement (if applicable)   MTN Prospectus Supplement   MTN Prospectus Supplement     MTN Prospectus Supplement   MTN Prospectus Supplement   MTN Prospectus Supplement     Pricing Supplement (if applicable)   MTN Prospectus Supplement   MTN Prospectus Supplement	35		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  Pricing Supplement (if applicable)			·	No	No
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement	37	If yes, specify non-compliant features	N/A	N/A	N/A
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement		Prospectus / Base Shelf Prospectus / Short Form			
Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement		· · · · · · · · · · · · · · · · · · ·	MTN Processive	MTN Prospectus	MTN Prospectus
Pricing Supplement (if applicable)	<b>—</b>	•	IVITIN Prospectus	IVI IN Prospectus	IVI IN Prospectus
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
			The state of the s	Sand Cappioniont	
		Pricing Supplement (if applicable)			
			Final Terms - CUSIP: 06376A5J5	Final Terms - CUSIP: 06376A5K2	Final Terms - CUSIP: 06376A5L0

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0027045140	0027045NG	002704504
2	for private placement)	06376A5M8	06376A5N6	06376A5P1
		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 Transitional Basel III rules	N/A	N/A	N/A
<u>4</u> 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	USD 3 Liability - fair value option	USD 3 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 9-May-2024	15-May-2024	15-May-2024
12	Perpetual or dated	Dated 5 May 2024	Dated 13 May 2024	Dated 13 May 2024
13	Original maturity date / Final maturity	9-May-2031	15-May-2029	15-May-2034
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 09-May-2025	At par on 15-May-2025	At par on 15-May-2026
				l
		At par on each May and November 9, commencing May	At par on each May and November 15, commencing May	At par on each May and
		09, 2025 up to and excluding the		November 15, commencing May 15, 2026 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00% No	5.55% No	5.65% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	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
	and the second s			
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
	Partition to collaboration (1)			
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			
	i i ospettus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Droop cative Over 1	MTNI Droop cative Over 1	MTNI Droops after Ore 1
-	,	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
ĺ	i nem 8 authrement (ii athricanie)	Final Terms - CUSIP: 0637645M	Final Terms - CUSIP: 06376A5N	Final Terms - CUSIP: 0637645P
İ				

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002704500	002704507	002704505
2	for private placement)	06376A5Q9	06376A5R7	06376A5S5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 5	N/A USD 2	N/A USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-May-2024	24-May-2024	28-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-May-2029	24-May-2027	28-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 24-May-2025	At par on 24-May-2025	At par on 28-Nov-2024
		At par on each May and	At par on each May and	At par on each May and
		November 24, commencing May	November 24, commencing May	
		24, 2025 up to and excluding the		28, 2024 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
47	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.75%	Fixed 5.25%	Fixed 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 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchisch I " "	Franchis ( ) " "
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 No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTNI Dragge store	MTNI Droops - tri-
	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100poolus Oupplement	1 100pooluo Ouppiement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06376A5Q	Final Terms - CUSIP: 06376A5R	Final Terms - CUSIP: 06376A5S
<u> </u>				

(S million	tures Of Regulatory Capital Instruments			
( <del>)</del>	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002764572	0027045110	00070451/0
2	for private placement)	06376A5T3	06376A5U0	06376A5V8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
-	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 3.683	N/A USD 1.459	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Jun-2024	12-Jun-2024	12-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Jun-2027	12-Jun-2034	12-Jun-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	47.5	40.5	40 1 0005
15	redemption amount / Initial maturity	At par on 17-Dec-2024	At par on 12-Dec-2024	At par on 12-Jun-2025
		At par on each June and	At par on each June and	At par on each June and
			December 12, commencing Dec	•
1		17, 2024 up to and excluding the	12, 2024 up to and excluding the	
16	Subsequent call dates, if applicable	17, 2024 up to and excluding the maturity date	12, 2024 up to and excluding the maturity date	
	Coupons/dividends	maturity date	maturity date	12, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	maturity date Fixed	12, 2025 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 5.40%	maturity date Fixed 6.00%	12, 2025 up to and excluding the maturity date  Fixed 5.65%
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	maturity date Fixed	12, 2025 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	maturity date Fixed 5.40%	maturity date Fixed 6.00%	12, 2025 up to and excluding the maturity date  Fixed 5.65%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	maturity date  Fixed 5.40%  No  Mandatory  No	maturity date  Fixed 6.00%  No  Mandatory  No	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative	12, 2025 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible	12, 2025 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	12, 2025 up to and excluding the maturity date  Fixed  5.65% 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	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible	12, 2025 up to and excluding the maturity date  Fixed  5.65% 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	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	12, 2025 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	12, 2025 up to and excluding the maturity date  Fixed 5.65% 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	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	12, 2025 up to and excluding the maturity date  Fixed 5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, 2025 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, 2025 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, 2025 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, 2025 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12, 2025 up to and excluding the maturity date  Fixed  5.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	maturity date  Fixed 5.40%  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	maturity date  Fixed 6.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date  Fixed 5.40%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	12, 2025 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	maturity date  Fixed 5.40%  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	maturity date  Fixed 6.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	12, 2025 up to and excluding the maturity date  Fixed 5.65%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date  Fixed 5.40%  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	maturity date  Fixed 6.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	maturity date  Fixed 5.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	maturity date  Fixed 6.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date  Fixed 5.40%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  MTN Prospectus	maturity date  Fixed 6.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  MTN Prospectus	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date  Fixed 5.40%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement	maturity date  Fixed 6.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement	12, 2025 up to and excluding the maturity date  Fixed  5.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A

Smillion	tures Of Regulatory Capital Instruments			
(5-IIIIIIOII)	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000704514/0	000704574	0007045\/0
2	for private placement)	06376A5W6	06376A5X4	06376A5Y2
		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			
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 5.02	USD 2	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	18-Jun-2024 Dated	24-Jun-2024 Dated	21-Jun-2024 Dated
13	Original maturity date / Final maturity	18-Jun-2029	24-Jun-2031	21-Jun-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 18-Jun-2025	At par on 24-Jun-2025	At par on 21-Jun-2025
		At par on each June and	At par on each June and	At par on each June and
		December 18, commencing Jun 18, 2025 up to and excluding the	December 24, commencing Jun 24, 2025 up to and excluding the	December 21, commencing Jun
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	•	•	•
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%	5.65%	5.25%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	
20				No
20		Mandatory	Mandatory	
21	mandatory	Mandatory No	,	Mandatory
21 22		Mandatory No Cumulative	Mandatory No Cumulative	
	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No	No	Mandatory No
22 23 24	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
22 23 24 25 26	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	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
22 23 24 25 26 27 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  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 N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, tully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  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	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description 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  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-  down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  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	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-  down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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  MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pri pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 343	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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  MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus  MTN Prospectus Supplement	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  MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus  MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002764570	0027041120	0027641127
2	for private placement)	06376A5Z9	06376AH29	06376AH37
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 2	N/A USD 2	N/A USD 3.317
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Jun-2024	21-Jun-2024	28-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jun-2029	21-Jun-2034	28-Jun-2029
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 21-Jun-2025	At par on 21-Jun-2026	At par on 28-Jun-2025
		At par on each June and	At par on each June and	At par on each June and
		December 21, commencing Jun	December 21, commencing Jun	December 28, commencing Jun
		21, 2025 up to and excluding the		28, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.35%	Fixed 5.50%	Fixed 5.60%
19	Existence of a dividend stopper	No Sied /	No Sied /S	No S.SS /S
	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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	Write-down feature	No No	No No	No No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Everytian frame substantia - 41-	Every substitution	Everytian frame sub-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
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
-		INTER FIUSPECIUS	INTER FIUSPECIUS	INTERPECTOS
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
<u> </u>		Final Terms - CUSIP: 06376A5Z9	Final Terms - CUSIP: 06376AH29	Final Terms - CUSIP: 06376AH37

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002704145	0027041152	0027641100
2	for private placement)	06376AH45	06376AH52	06376AH60
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 3.256	N/A USD 2	N/A USD 8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Jun-2024	27-Jun-2024	12-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jun-2027	27-Jun-2029	12-Jul-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			40 1 1 0005
15	redemption amount / Initial maturity	At par on 28-Dec-2024	At par on 27-Jun-2025	At par on 12-Jul-2025
		At par on each June and	At par on each June and	At par on each January and July
			December 27, commencing Jun	12, commencing Jul 12, 2025 up
		28, 2024 up to and excluding the		to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	maturity date	date
	Coupons/dividends	E	E	E
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.30%	Fixed 5.35%	Fixed 5.65%
19	Existence of a dividend stopper	No	No 3.33 /6	No 3.0376
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, rully or partially  If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N/A	N/A	11/4
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, 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
	Desition in subandination biggs-schools liquidation ( )			
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 / Base Sneit Prospectus / Snort Form Prospectus			
ļ		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
<b>-</b>		with Prospectus Supplement	with Frospecius Supplement	with Frospecius Supplement
	Pricing Supplement (if applicable)			
	- 0	Final Terms - CUSIP: 06376AH45	Final Terms - CUSIP: 06376AH52	Final Terms - CUSIP: 06376AH60

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007041170	0007041100	0007041104
2	for private placement)	06376AH78	06376AH86	06376AH94
		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 Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument  Accounting classification	USD 3 Liability - fair value option	USD 3 Liability - fair value option	USD 6 Liability - fair value option
11	Original date of issuance / Settlement	9-Jul-2024	9-Jul-2024	12-Jul-2024
12	Perpetual or dated	Dated Stdi 2024	Dated Stdi 2024	Dated 12 dui 2024
13	Original maturity date / Final maturity	9-Jul-2027	9-Jul-2031	12-Jul-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 09-Jul-2025	At par on 09-Jan-2026	At par on 12-Jan-2025
		At par on each January and July	At par on each January and July	At par on each January and July
		9, commencing Jul 09, 2025 up	9, commencing Jan 09, 2026 up	12, commencing Jan 12, 2025
		to and excluding the maturity	to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends	Fixed	Fived	Fixed
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.40%	Fixed 5.52%	Fixed 5.45%
19	Existence of a dividend stopper	No	No Siez /s	No S. 1070
	Fully discretionary, partially discretionary or			
				INO
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	Mandatory No
21 22	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	No Cumulative	No Cumulative	Mandatory 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	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
21 22 23	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
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	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A	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
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into 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 N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
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, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pri pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pri pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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  MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus  MTN Prospectus Supplement	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  MTN Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  N/A

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  Transitional Basel III rules  N/A  N/A  N/A  N/A  Regible at solo/group/group&solo  Tinstrument type  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  Province of Ontario and the laws of Canada applicable therein  Other TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)  Contractual  Contractual  Contractual  Contractual  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Other TLAC instrument  Other TLAC instrument  Other TLAC instrument  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/		tures Of Regulatory Capital Instruments			
Procedure   Proc	(\$ million	s except as noted)			
1 Usery sterritoring policy CRUP, 1989, or Recombing determined to Usery Sterritoring or Carried Sterritoring or Carried Sterritoring or Carried Sterritoring or Carried Sterritoring or Carried Sterritoring Sterrit			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
Distinct electrifier (ex CDR), Fish, or Bounderg Sentifier   O63764H4   O63764H89   O63764H89   O63764H89   O63764H89			· · ·		
2 or private placement) — GR376-MAT — GR37	1		BMO	BMO	BMO
The state of the statement of Contact and the law of Contact and the law of Contact and the law of Contact and the law of Contact and Contact applicable inversion.  The state of the statement of Contact and the law of Contact applicable inversion.  The statement of Contact and Contact and Contact and Contact and Contact and Contact applicable inversion.  The statement of Contact and Cont	2		06376AHA1	06376AHB9	06376AHC7
A Mess by which enforceality requirement of Section 3 and the TAC from Street is achieved for Chief TAC-eligible instruments governed by foreign and section of the TAC from Street is achieved for other TAC-eligible instruments governed by foreign and section of the TAC from Street is achieved for other TAC-eligible instruments governed by foreign and section of the TAC from Street is achieved for other TAC eligible instruments governed by foreign and section of the TAC instrument					
A Mess by which enforceality requirement of Section 3 and the TAC from Street is achieved for Chief TAC-eligible instruments governed by foreign and section of the TAC from Street is achieved for other TAC-eligible instruments governed by foreign and section of the TAC from Street is achieved for other TAC-eligible instruments governed by foreign and section of the TAC from Street is achieved for other TAC eligible instruments governed by foreign and section of the TAC instrument					
Marsoty which enforceality requirement of Saction 13 at other PACE for Sheet is Actived (for other TAC-eligible Contractual Co	2	Coverning law(c) of the instrument			
33	3	-	or Carrada applicable triefeiri	or canada applicable triefeiri	or Carrada applicable trierein
Regulatory recommend 5 Post-transformed Sealed In rules NA NA NA NA 5 Post-transformed Sealed In rules NA N	3a				
4 Transitional Basel II rules NA NA NA NA NA NA NA NA NA NA NA NA NA		instruments governed by foreign law)	Contractual	Contractual	Contractual
Procurational Basel III rules   NA		· ,	NI/A	N1/A	NI/A
6 Eliphie at sout/group/soup/soup/soup/soup/soup/soup/soup/s			-		-
A mount recognised in regulatory capital (currency in 9 pravalue of instrument programs of an orient recording date) NA USD 21 Pravalue of instrument Usb 11 Accounting classification Usb 12 Pravalue of instrument Usb 11 Accounting classification Usb 12 Pravalue of instrument Usb 12 Pravalue of instrument Original date of instrument Original date of instrument original o					
8 millions, as of most recent reporting date) NA NSD 27 Per value of instrument Lability - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Library - fair value option Dated Properties - fair value - fair value Dated Dated Dated Dated Dated Dated Dated Order Ves Ves Ves  At par on 16-Jul-2025 At par on 31-Jul-2025  At par on ach January and Jul for commercing Jul 16, 2025 up of commercing Jul 16, 2025 up of commercing Jul 17, 2025 up to of commercing Jul 17, 2025 up to of commercing Jul 17, 2025 up to of commercing Jul 17, 2025 up to of commercing Jul 17, 2025 up to of commercing Jul 17, 2025 up to of commercing Jul 17, 2025 up to of commercing Jul 17, 2025 up to of commercing Jul 17, 2025 up to of commercing Jul 17, 2025 up to of commercing Jul 17, 2025 up to of commercing Jul 17, 2025 up to of commercing Jul 18, 2025 u	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
SS 2.1   USD 2.1   USD 2.1   USD 2.1   USD 2.1   USD 2.1   USD 2.1   Usb 1.2   Usb 1			NI/A	NI/A	NI/A
10 Accounting classification   Liability - fair value option   Liability - fair value option   11 Original date of issuance of Settlement   Dated   Da					USD 12
Perpetual or dated   Dated   Dated   Dated   Dated   Section   S					
13 Original maturity date / Final maturity 14 Issuer call subject to prior supervisory approval 15 Subsequent call dates and 25 redemption amount / initial maturity  At par on each January, April, July and Coclober 17, Commencing Jul 17, 2025 up 16, At par on 16-Jul-2025  At					
Optional call date, contingent call dates and  15 redemption amount / initial maturity  At part on each January, April, July and Oectober 17 commencing Jul 17, 2025 up to and excluding the maturity date of footnoting divelenge to an each January and July July and Oectober 17 commencing Jul 17, 2025 up to and excluding the maturity date of footnoting divelenge to an each January and July July and Oectober 17 commencing Jul 17, 2025 up to and excluding the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting divelenge to an exclusing the maturity date of footnoting the maturit					
Optional call date, contingent call dates and redemption amount / initial maturity  At par on each January, April, July and October 17. Commencing Jul 17, 2025 up to and excluding the maturity date of commencing Jul 16, 2025 up to and excluding the maturity date of commencing Jul 17, 2025 up to and excluding the maturity date of commencing Jul 18, 2025 up to and excluding the maturity date of commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date of the commencing Jul 18, 2025 up to and excluding the maturity date o					
At par on 17-Jul-2025 At par on 16-Jul-2025 At par on 31-Jul-2025  At par on 16-Jul-2025 At par on 16-Jul-2025 At par on 31-Jul-2025  At par on 16-Jul-2025 At par on 16-Jul-2025 At par on 16-Jul-2025 At par on 31-Jul-2025 At par on 31-Jul-2025 At par on 16-Jul-2025	The same of the sa				
At par on 17-Jul-2025 At par on 16-Jul-2025 At par on 31-Jul-2025  At par on 16-Jul-2025 At par on 16-Jul-2025 At par on 31-Jul-2025  At par on 16-Jul-2025 At par on 16-Jul-2025 At par on 16-Jul-2025 At par on 31-Jul-2025 At par on 31-Jul-2025 At par on 16-Jul-2025					
At par on 17-Jul-2025 At par on 16-Jul-2025 At par on 31-Jul-2025  At par on 16-Jul-2025 At par on 16-Jul-2025 At par on 31-Jul-2025  At par on 16-Jul-2025 At par on 16-Jul-2025 At par on 16-Jul-2025 At par on 31-Jul-2025 At par on 31-Jul-2025 At par on 16-Jul-2025					
At par on each January, April, July and October 17, commencing Jul 17, 2025 up 16, commencing Jul 18, 2025 up 31, commencing Jul 13, 2025 up 16, commencing Jul 18, 2025 up 31, commencing Jul 13, 2025 up 18, commencing Jul 18, 2025 up 18, commencing Jul 18, 2025 up 18, commencing Jul 18, 2025 up 18, commencing Jul 18, 2025 up 18, commencing Jul 18, 2025 up 18, commencing Jul 18, 2025 up 18, commencing Jul 18, 2025 up 18, commencing Jul 18, 2025 up 18, commencing Jul 18, 2025 up 18, commencing Jul 18, 2025 up 18, commencing Jul 18, 2025 up 18, commencing Jul 18, 2025 up 18, 202		Optional call date, contingent call dates and			
Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   and excluding the maturity date   date   Coupons/dividents	15	redemption amount / Initial maturity	At par on 17-Jul-2025	At par on 16-Jul-2025	At par on 31-Jul-2025
Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   and excluding the maturity date   date   Coupons/dividents					
Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   and excluding the maturity date   date   Coupons/dividents					
Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   and excluding the maturity date   date   Coupons/dividents					
Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   and excluding the maturity date   date   Coupons/dividents					
Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   and excluding the maturity date   date   Coupons/dividents					
Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   and excluding the maturity date   date   Coupons/dividents					
Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   Subsequent call dates, if applicable   and excluding the maturity date   date   Coupons/dividents					
commencing Jul 17, 2025 up to and excluding the maturity date date    Coupons/dividends				, ,	, ,
Subsequent call dates, if applicable   and excluding the maturity date   date   date   Coupon/dividends   Fixed   Fi			July and October 17,		
Coupons/dividends	16	Subsequent call dates, if applicable		,	
18 Coupon rate and any related index 5.75% 5.40% 5.50° 19 Existence of a dividend stopper No No No No No No No No No No No No No					
Existence of a dividend stopper   No   No   No   No   No   Fully discretionary, partially discretionary or   Mandatory   Man					
Fully discretionary, partially discretionary or mandatory Mandator					
Existence of a step up or other incentive to redeem No No No No No No No No No No No No No					
22   Noncumulative or cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Non-convertible   Non-conver				,	
Convertible or non-convertible   Non-convertib					
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s)  32 If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  33 If write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No  37 If yes, specify non-compliant features  No No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement			N/A	N/A	N/A
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  N/A N/A N/A N/A  N/A N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A N/A  N/A		·			
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	27	ार convertible, mandatory or optional conversion	N/A	N/A	N/A
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	28	If convertible, specify instrument type convertible into			
Write-down feature					
If write-down, write-down trigger (s)					
15 write-down, full or partial   16 write-down, permanent or temporary   16 temporary write-down, description of write-down mechanism   17 yep of subordination   18 temporary write-down, description of write-down mechanism   19 permitted with the partial work of t			INO .	INO	NO .
If temporary write-down, description of write-down mechanism  34 Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No Nif yes, specify non-compliant features  No Nif yes, specify non-compliant features  No Nif yes, specify non-compliant to Base Shelf Prospectus (if applicable)  MIN Prospectus  MIN Prospectus Supplement  MIN Prospectus Supplement  MIN Prospectus Supplement  MIN Prospectus Supplement  MIN Prospectus Supplement  MIN Prospectus Supplement  MIN Prospectus Supplement  MIN Prospectus Supplement					
34   down mechanism   Exemption from subordination   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabilities   Pari pasu					
Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No No No No No No No No No No No		, , ,			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities			Exemption from subordination	Exemption from subordination	Exemption from subordination
35   instrument type immediately senior to instrument)   Pari pasu to Deposit Liabilities   Pari pasu to Deposit Liabil	34a	rype or suborumation	Everubrion norm annormination	Fyeuthnou nour announingnou	FYSHIPHOH HOLLI SUDOLGILISHOU
36 Non-compliant transitioned features No No No No No No No No No No No No No		Position in subordination hierarchy in liquidation (specify			
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement			·	·	·
Prospectus / Base Shelf Prospectus / Short Form Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  Pricing Supplement (if applicable)					
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  MTN Prospectus  MTN Prospectus  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement  MTN Prospectus Supplement	3/		14// 1	19/71	19/7 \
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement					
Pricing Supplement (if applicable)  MIN Prospectus Supplement   MIN Prospectus Supplem		. rospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
Final Terms - CUSIP: 06376AHA Final Terms - CUSIP: 06376AHB Final Terms - CUSIP: 06376AH		Pricing Supplement (if applicable)			
	<u></u>		Final Terms - CUSIP: 06376AHA	Final Terms - CUSIP: 06376AHB	Final Terms - CUSIP: 06376AHC

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0037641105	0027041152	0027041150
2	for private placement)	06376AHD5	06376AHE3	06376AHF0
		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	NI/A	NI/A	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 2	USD 5
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	30-Jul-2024 Dated	30-Jul-2024 Dated	23-Jul-2024 Dated
13	Original maturity date / Final maturity	30-Jul-2027	30-Jul-2027	23-Jul-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	7 - FF			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Jan-2025	At par on 30-Jan-2025	At par on 23-Jul-2025
		At par on each January and July	At par on each January and July	At par on each January and July
		30, commencing Jan 30, 2025	30, commencing Jan 30, 2025	23, commencing Jul 23, 2025 up
		up to and excluding the maturity	up to and excluding the maturity	to and excluding the maturity
16	Subsequent call dates, if applicable  Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	5.25%	5.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, 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	<b>.</b>		
29	into Write down feature	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, 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
25	Position in subordination hierarchy in liquidation (specify	Pori populto Deposit Listinis	Pori populto Danasit Listinis	Pori populto Danasit Lietuvie
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
<u> </u>	, , , , , , , , , , , , , , , , , , , ,			
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
1	Supplement to Base Shelf Prospectus (if applicable)			
1		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		WTTVT TOOPCOLGO CUPPIOTION		
		WITH TOOPSONGS CAPPIONION		
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06376AHE	Final Tarme CUSID: 06276AUF

/A :III	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	06376AHG8	285541751	06368L6X9
	for private placementy	0007.0711.00	200011101	0000020/10
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
2-	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible 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 5		0.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Jul-2024		ŭ
12	Perpetual or dated Original maturity date / Final maturity	Dated 24-Jul-2029	Dated 11-Jul-2034	Dated 9-Aug-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes 9-Aug-2034
	issuer can subject to prior supervisory approval			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 24-Jul-2025	46214	At par on 09-Aug-2025
		At par on each January and July		At par on each February and
		24, commencing Jul 24, 2025 up	On each luly 11 common sing	
		124, commending our 24, 2020 up	On each July 11, commencing	August 9, commencing Aug 09,
		to and excluding the maturity	Jul 11, 2026 up to and excluding	2025 up to and excluding the
16	Subsequent call dates, if applicable			
	Coupons/dividends	to and excluding the maturity date	Jul 11, 2026 up to and excluding the maturity date	2025 up to and excluding the maturity date
16 17 18	Coupons/dividends Fixed or floating dividend/coupon	to and excluding the maturity	Jul 11, 2026 up to and excluding the maturity date Fixed	2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	to and excluding the maturity date  Fixed	Jul 11, 2026 up to and excluding the maturity date Fixed	2025 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	to and excluding the maturity date  Fixed 5.20%	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No	2025 up to and excluding the maturity date  Fixed  4.55%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	to and excluding the maturity date  Fixed 5.20%  No  Mandatory	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  Mandatory	2025 up to and excluding the maturity date  Fixed  4.55%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No	2025 up to and excluding the maturity date  Fixed  4.55%  No  Mandatory  No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	to and excluding the maturity date  Fixed 5.20%  No  Mandatory	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  Mandatory	2025 up to and excluding the maturity date  Fixed  4.55%  No  Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A	2025 up to and excluding the maturity date  Fixed 4.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	2025 up to and excluding the maturity date  Fixed 4.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	to and excluding the maturity date  Fixed 5.20%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed 4.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	2025 up to and excluding the maturity date  Fixed 4.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	to and excluding the maturity date  Fixed 5.20%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed 4.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed 4.55%  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	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 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	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	2025 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/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	2025 up to and excluding the maturity date  Fixed  4.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 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 instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	2025 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/
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	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	2025 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/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2025 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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	2025 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  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2025 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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	to and excluding the maturity date  Fixed 5.20%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	2025 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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	2025 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  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	to and excluding the maturity date  Fixed 5.20%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	2025 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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	2025 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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	to and excluding the maturity date  Fixed 5.20%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Jul 11, 2026 up to and excluding the maturity date  Fixed  Zero coupon, 6.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	2025 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  Pari pasu to Deposit Liabilities  No N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368L7A8	06368L7B6	06368L7C4
		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
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Institution
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	10.2	2.5	0.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Aug-2024		14-Aug-2024
12	Perpetual or dated	Dated 0 Aug 2024	Dated 12 Aug 2022	Dated 14-Aug-2034
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	9-Aug-2034 Yes	12-Aug-2032 Yes	14-Aug-2034 Yes
14	issuer can subject to prior supervisory approval	100	100	100
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 09-Aug-2025	At par on 12-Aug-2025	45883
13	redemption amount / initial maturity	711 par on 03 714g 2020	711 par on 12 7tug 2020	40000
i				
		At par on each February and	At par on each February and	On each February and August
		At par on each February and August 9, commencing Aug 09,	At par on each February and August 12, commencing Aug 12,	On each February and August 14, commencing Aug 14, 2025
16	Subsequent call dates, if applicable	August 9, commencing Aug 09,	August 12, commencing Aug 12,	14, commencing Aug 14, 2025
	Coupons/dividends	August 9, commencing Aug 09, 2025 up to and excluding the maturity date	August 12, commencing Aug 12, 2025 up to and excluding the maturity date	14, commencing Aug 14, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 9, commencing Aug 09, 2025 up to and excluding the maturity date	August 12, commencing Aug 12, 2025 up to and excluding the maturity date	14, commencing Aug 14, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 9, commencing Aug 09, 2025 up to and excluding the maturity date	August 12, commencing Aug 12, 2025 up to and excluding the maturity date	14, commencing Aug 14, 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% 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	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 9, commencing Aug 09, 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	August 12, commencing Aug 12, 2025 up to and excluding the maturity date  Fixed  4.38%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	14, commencing Aug 14, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 5.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001.700	002001.702	002001.7D5
2	for private placement)	06368L7D2	06368L7Q3	06368L7P5
		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	A1/A	N1/0	A1/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.06		0.1
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Perpetual or dated	19-Aug-2024 Dated	22-Aug-2024 Dated	27-Aug-2024 Dated
13	Original maturity date / Final maturity	19-Aug-2029		27-Aug-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 19-Aug-2025	At par on 22-Aug-2025	At par on 27-Aug-2025
		At par on each February and	At par on each February and	At par on each February and
			August 22, commencing Aug 22,	
16	Subsequent call dates, if applicable	2025 up to and excluding the maturity date	2025 up to and excluding the maturity date	2025 up to and excluding the maturity date
10	Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.40%		4.10%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory No	Mandatory No	Mandatory No
21	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
20	If convertible one of the transport			
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	Evomption from subardination	Evention from subardination	Evomption 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			
		İ		
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368L7D2	Final Terms - CUSIP: 06368L7Q3	Final Terms - CUSIP: 06368L7P5

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368L7V2	06368L8B5	06368L8C3
	for private placement)	06366L7 V2	06366L6B3	003001003
			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
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	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	0.75	0.517	USD 0.585
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Aug-2024		3-Sep-2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 27-Aug-2034	Dated 28-Aug-2029	Dated 3-Sep-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, , , , , , , , , , , , , , , , , , ,			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	45896	At par on 28-Aug-2027	3/Sep/25
		On each February and August	At par on each February and	On each March and September
ĺ		27, commencing Aug 27, 2025	August 28, commencing Aug 28,	03, commencing Sep 03, 2025
		up to and excluding the maturity	August 28, commencing Aug 28, 2027 up to and excluding the	03, commencing Sep 03, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable		August 28, commencing Aug 28,	03, commencing Sep 03, 2025
16	Coupons/dividends	up to and excluding the maturity	August 28, commencing Aug 28, 2027 up to and excluding the	03, commencing Sep 03, 2025 up to and excluding the maturity
		up to and excluding the maturity date	August 28, commencing Aug 28, 2027 up to and excluding the maturity date	03, commencing Sep 03, 2025 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	up to and excluding the maturity date  Fixed	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed	03, commencing Sep 03, 2025 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  Mandatory	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% 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	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  Mandatory	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% 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)	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No  Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% 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	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 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, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 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	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 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	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	up to and excluding the maturity date  Fixed  Zero Coupon, 5.20%  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	August 28, commencing Aug 28, 2027 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	03, commencing Sep 03, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.20% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368L8D1	06368L8E9	06368L8N9
		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			
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	Liability fairvalue antian	_	Liability fair value antion
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 3-Sep-2024	Liability - fair value option 3-Sep-2024	Liability - fair value option 12-Sep-2024
12	Perpetual or dated	Dated 3-3ep-2024	Dated 3-3ep-2024	Dated
13	Original maturity date / Final maturity	3-Sep-2034		12-Sep-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	46633	47364	46642
		On each March and September	On each March and September	On each March and September
		03, commencing Sep 03, 2027	03, commencing Sep 03, 2029	12, commencing Sep 12, 2027
			up to and excluding the maturity	
1 1		up to and excluding the maturity	rup to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	up to and excluding the maturity date
	Coupons/dividends	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	date	date	date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date Fixed Zero Coupon, 4.57%	date Fixed Zero Coupon, 4.41%	date Fixed Zero Coupon, 4.66%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date	date	date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date Fixed Zero Coupon, 4.57%	date Fixed Zero Coupon, 4.41%	date Fixed Zero Coupon, 4.66%
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	date Fixed Zero Coupon, 4.57% No Mandatory No	date Fixed Zero Coupon, 4.41% No Mandatory No	date Fixed Zero Coupon, 4.66% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed Zero Coupon, 4.57% No Mandatory No Cumulative	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative	Fixed Zero Coupon, 4.66% 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, 4.57% No Mandatory No Cumulative Non-convertible	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible	Fixed  Zero Coupon, 4.66%  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, 4.57% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible 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	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 4.66% 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	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	date Fixed Zero Coupon, 4.57% 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	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	date  Fixed  Zero Coupon, 4.66%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, cully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 4.66% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	date Fixed Zero Coupon, 4.57% 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	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	date  Fixed  Zero Coupon, 4.66%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	date Fixed Zero Coupon, 4.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	date  Fixed  Zero Coupon, 4.66%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	date Fixed Zero Coupon, 4.57% 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	date Fixed Zero Coupon, 4.41% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	date  Fixed  Zero Coupon, 4.66%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed  Zero Coupon, 4.57%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	date  Fixed  Zero Coupon, 4.41%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	date  Fixed  Zero Coupon, 4.66%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 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 tried-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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, 4.57%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.41%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.66%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No
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, rully or partially If convertible, annual conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	date  Fixed  Zero Coupon, 4.57%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.41%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.66%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No
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, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	date  Fixed  Zero Coupon, 4.57%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.41%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.66%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No
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, rully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	date  Fixed  Zero Coupon, 4.57%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.41%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.66%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No
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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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, 4.57%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.41%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.66%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No
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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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, 4.57%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.41%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  Zero Coupon, 4.66%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368MAD6	000000000000000000000000000000000000000	06269MAQ
2	for private placement)	06368WAD6	06368MAP9	06368MAQ7
		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	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	USD 0.288	5	0.52
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Sep-2024		26-Sep-2024
12	Perpetual or dated	Dated	Dated 24 Son 2020	Dated 26 Son 2024
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	19-Sep-2034 Yes	24-Sep-2039 Yes	26-Sep-2034 Yes
14	issuer can subject to prior supervisory approvar	163	165	163
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	47380	24/Sep/25	At par on 26-Sep-2025
	,		·	·
		On each March and September	On each March and September	
1			· · · · · · · · · · · · · · · · · · ·	At par on each March and
		19, commencing Sep 19, 2029 up to and excluding the maturity	24, commencing Sep 24, 2025	September 26, commencing Sep
16	Subsequent call dates, if applicable	19, commencing Sep 19, 2029	24, commencing Sep 24, 2025	September 26, commencing Sep
	Coupons/dividends	19, commencing Sep 19, 2029 up to and excluding the maturity date	24, commencing Sep 24, 2025 up to and excluding the maturity date	September 26, commencing Sep 26, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	19, commencing Sep 19, 2029 up to and excluding the maturity date	24, commencing Sep 24, 2025 up to and excluding the maturity date	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60%	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05%	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%
17	Coupons/dividends Fixed or floating dividend/coupon	19, commencing Sep 19, 2029 up to and excluding the maturity date	24, commencing Sep 24, 2025 up to and excluding the maturity date	September 26, commencing Sep 26, 2025 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60%	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05%	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%
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	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  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	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No Cumulative	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  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	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No Cumulative Non-convertible	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25% No  Mandatory No Cumulative Non-convertible
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No Cumulative	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No  Cumulative Non-convertible N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No  Cumulative Non-convertible N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No Cumulative Non-convertible N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  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	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed 4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed 4.25%  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	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed 4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed 4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% 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	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 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 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	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type 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	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60% 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	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 343	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	19, commencing Sep 19, 2029 up to and excluding the maturity date  Fixed  Zero Coupon, 5.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	24, commencing Sep 24, 2025 up to and excluding the maturity date  Fixed  Zero Coupon, 6.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 26, commencing Sep 26, 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0020011477	00200MD07	OCCOMPOS
2	for private placement)	06368MAZ7	06368MBC7	06368MBQ6
			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			
Sa	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Communication	Contractal	Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A 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	0.03	25	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Oct-2024		16-Oct-2024
12	Perpetual or dated Original maturity date / Final maturity	Dated 3-Oct-2029	Dated 7-Oct-2029	Dated 16-Oct-2035
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 03-Oct-2025	At par on 07-Oct-2025	At par on 16-Oct-2033
		At par on each April and October	At par on each April and October	At par on each April and October
		03, commencing Oct 03, 2025	07, commencing Oct 07, 2025	16, commencing Oct 16, 2033
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.17%		4.23%
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 Currentetive	No Cumulativa	No Cumulative
22	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
	•			
20	If convertible specific instrument time convertible inte			
28	If convertible, specify instrument type convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts	N/A No	N/A No	N/A No
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
29 30 31 32	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial			
29 30 31	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary			
29 30 31 32	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial			
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-			
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	No	No	No
29 30 31 32 33 34 34	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify	No  Exemption from subordination	Exemption from subordination	Exemption from subordination
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	OCCOMPDO	00000MDD4	OCCOMPCO
2	for private placement)	06368MBP8	06368MBR4	06368MBS2
		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	A1/A	N1/0	N1/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	10		10
10	Accounting classification  Original data of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	16-Oct-2024 Dated	Dated 16-Oct-2024	16-Oct-2024 Dated
13	Original maturity date / Final maturity	16-Oct-2035		16-Oct-2036
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 16-Oct-2034	At par on 16-Oct-2033	At par on 16-Oct-2034
			At par on each April and October	
		16, commencing Oct 16, 2034	16, commencing Oct 16, 2033	16, commencing Oct 16, 2034
16	Subsequent call dates, if applicable	up to and excluding the maturity date	up to and excluding the maturity date	up to and excluding the maturity date
10	Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.20%	4.30%	4.27%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory No	Mandatory No	Mandatory No
21	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
20	If any outible one-if-in-to-one-it-in-to-one			
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	Everytian frame sub-adir-adi-	Evenution from substanting	Evernation from substantiants
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			
				<del> </del>
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368MBP	Final Terms - CUSIP: 06368MBR	Final Terms - CUSIP: 06368MBS

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	OCOCOMPVO	06260MDV4	00270411110
2	for private placement)	06368MBY9	06368MBX1	06376AHH6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A 1.98	N/A 2.698	N/A USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Oct-2024	22-Oct-2024	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Oct-2029	22-Oct-2029	Ÿ
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 22-Oct-2025	At par on 22-Oct-2025	At par on 20-Aug-25
		At par an agab April and October	At par on each April and October	At par an apple Eabruary and
		22, commencing Oct 22, 2025	22, commencing Oct 22, 2025	August 20, commencing Aug 20,
		up to and excluding the maturity	up to and excluding the maturity	2025 up to and excluding the
16	Subsequent call dates, if applicable	date	date	maturity date
	Coupons/dividends	i .	le: 1	<u></u>
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.00%	Fixed 4.20%	Fixed 5.10%
19	Existence of a dividend stopper	No 4.00 %	No 4.20 /6	No
13	Fully discretionary, partially discretionary or	140	140	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 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, rully or partially  If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	A1/A	ALI/A	N1/A
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, 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
	Desition in subardination biggs-schools liquidation ( )			
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			
	i i ospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTNI Droops at the Original Control
-	,			MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	Sabbicinett (ii abbiicabie)	Final Terms - CUSIP: 06368MBV	Final Terms - CUSIP: 06368MBX	Final Terms - CUSIP: 06376AHH
	ļ			

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0027041112	00270411140	0007041117
2	for private placement)	06376AHJ2	06376AHK9	06376AHL7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 3	N/A USD 3	N/A USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Aug-2024	16-Aug-2024	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Aug-2027	16-Aug-2029	Ÿ
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 16-Aug-2025	At par on 16-Aug-2025	At par on 23-Feb-2025
		At par on each February and	At par on each February and	At par on each February and
		August 16, commencing Aug 16,		August 23, commencing Feb 23,
		2025 up to and excluding the	2025 up to and excluding the	2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 4.70%	Fixed 4.90%	Fixed 5.00%
19	Existence of a dividend stopper	No	No 4.3070	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 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Franchisco 6	Franchis ( ) " "	Everyties (
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 No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form	<u> </u>		
	Prospectus	MTN Droop cativa	MTNI Droop s atria	MTN Droops attent
<u> </u>	•	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		roopodido Oupplement	100pooluo Ouppiement	respectus oupplement
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06376AHJ2	Final Terms - CUSIP: 06376AHK	Final Terms - CUSIP: 06376AHL
	·			

(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007041145	06376 ALINIA	0027041100
2	for private placement)	06376AHM5	06376AHN3	06376AHP8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 50	N/A USD 12	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Aug-2024	30-Aug-2024	26-Aug-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Aug-2027	30-Aug-2032	26-Aug-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	N/A	At par on 30-Aug-2027	At par on 26-Feb-2026
			At par on each February, May,	At par on each February and
			August, and November 30,	August 26, commencing Feb 26,
			commencing Aug 30, 2027 up to	2026 up to and excluding the
16	Subsequent call dates, if applicable	N/A	and excluding the maturity date	maturity date
17	Coupons/dividends	Floating	Fixed	Fixed
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Floating SOFR+0.90%	Fixed 5.00%	Fixed 5.00%
19	Existence of a dividend stopper	No Sci 111 s. sci /s	No	No S.SS /S
	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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
<u> </u>				
28	If convertible, specify instrument type convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A	N/Δ
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A No	N/A No	N/A No
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A No	N/A No	N/A No
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature			
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary			
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No	No
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No	No	No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007041100	0007041154	0007041100
2	for private placement)	06376AHQ6	06376AHR4	06376AHS2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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 7	USD 4	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Aug-2024	9-Sep-2024	6-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	30-Aug-2029 Yes	9-Sep-2027 Yes	6-Sep-2029 Yes
14	issuer can subject to prior supervisory approval	100	100	160
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Aug-2025	At par on 09-Sep-2025	At par on 06-Sep-2025
		At any an angle Fahrungan and	At a second second second	At any an analy Manak and
		At par on each February and August 30, commencing Aug 30,	At par on each March and September 09, commencing Sep	At par on each March and September 06, commencing Sep
		2025 up to and excluding the		06, 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	le: ,	le:	le: ,
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 5.10%	Fixed 4.50%	Fixed 4.75%
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 Non convertible	Cumulative Non convertible	Cumulative Non-convertible
23	Convertible or non-convertible  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
20	If convertible specific instrument to a second to the seco			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
~-	· -			
31	If write-down, write-down trigger (s)			i
32	If write-down, full or partial			
	If write-down, full or partial If write-down, permanent or temporary			
32	If write-down, full or partial			
32 33	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	·	·	·
32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	·	·	·
32 33 34 34a 35 36	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	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 write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
32 33 34 34a 35 36	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
32 33 34 34a 35 36	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
32 33 34 34a 35 36	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0027041170	00270411117	00270411/6
2	for private placement)	06376AHT0	06376AHU7	06376AHV5
		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	NI/A	NI/A	NI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 1.5	USD 2.147
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 16-Sep-2024	Liability - fair value option 16-Sep-2024	Liability - fair value option 13-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Sep-2032	15-Sep-2034	13-Sep-2029
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 16-Sep-2026	At par on 16-Sep-2027	At par on 13-Sep-2025
		At par on each March, June,	At par on each March, June,	At par on each March and
		September, amd December 16,	September, amd December 16,	September 13, commencing Sep
		commencing Sep 16, 2026 up to	commencing Sep 16, 2027 up to	13 2025 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	and excluding the maturity date	and excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	5.00%	5.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
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 bissential 19 11 11 11 11			
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	instrument type immediately senior to instrument)  Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
	Prospectus / Base Shelf Prospectus / Short Form			
	1			MTN Prospectus
	Prospectus	MTN Prospectus	MTN Prospectus	MITH TOSPECIUS
	Prospectus			
	1	MTN Prospectus  MTN Prospectus Supplement	MTN Prospectus  MTN Prospectus Supplement	MTN Prospectus Supplement
	Prospectus  Supplement to Base Shelf Prospectus (if applicable)			
	Prospectus	MTN Prospectus Supplement		MTN Prospectus Supplement

(\$ million	tures Of Regulatory Capital Instruments			
1	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0027041114/2	0027041174	00270411V0
2	for private placement)	06376AHW3	06376AHX1	06376AHY9
		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 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 USD 4
9	Par value of instrument  Accounting classification	USD 3.9 Liability - fair value option	USD 2 Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Sep-2024	20-Sep-2024	20-Sep-2024
12	Perpetual or dated	Dated 17 GCP 2024	Dated 20 00p 2024	Dated 20 00p 2024
13	Original maturity date / Final maturity	17-Sep-2027	20-Sep-2027	20-Sep-2029
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 17-Mar-2025	At par on 20-Sep-2025	At par on 20-Sep-2025
		At par on each March and	At par on each March and	At par on each March and
		September 17, commencing Mar		September 20, commencing Sep
		17 2025 up to and excluding the	20 2025 up to and excluding the	20 2025 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
		maturity date		maturity date
17	Coupons/dividends		Eivod	-
17	Fixed or floating dividend/coupon	Fixed	Fixed 4 23%	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.50%	4.23%	Fixed 4.46%
<b>——</b>	Fixed or floating dividend/coupon	Fixed		Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 4.50%	4.23%	Fixed 4.46%
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	Fixed 4.50% No Mandatory No	4.23% No Mandatory No	Fixed 4.46% 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	Fixed 4.50% No Mandatory No Cumulative	4.23% No Mandatory No Cumulative	Fixed 4.46% 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	Fixed 4.50% No Mandatory No Cumulative Non-convertible	4.23% No Mandatory No Cumulative Non-convertible	Fixed 4.46%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A	4.23% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.46%  No  Mandatory  No  Cumulative  Non-convertible  N/A
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	Fixed 4.50% No Mandatory No Cumulative Non-convertible	4.23% No Mandatory No Cumulative Non-convertible	Fixed 4.46%  No  Mandatory  No  Cumulative  Non-convertible
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	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A	4.23% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.46%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.46%  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, mandatory or optional conversion  If convertible, specify instrument type convertible into	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.46%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.23%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 4.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 4.50% No 4.50% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.46% No 4.46% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.23%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 4.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 4.50% No 4.50% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.46% No 4.46% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	A.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.46% No 4.46% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	A.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.46% No 4.46% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.46% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	A.23% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.46% No 4.46% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.46%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.46%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 4.50% 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Pori pasu to Deposit Liabilities No	Fixed 4.46%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 4.46% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 4.50% 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Pori pasu to Deposit Liabilities No	Fixed 4.46%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	A.23%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	Fixed 4.46%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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, upermanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.50% 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Pori pasu to Deposit Liabilities No	Fixed 4.46%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	A.23%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	Fixed 4.46%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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, upermanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	A.23%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	Fixed 4.46%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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, upermanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement	A.23%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement	Fixed 4.46%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0027041170	002700100	0027601120
2	for private placement)	06376AHZ6	06376BN20	06376BN38
		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 Transitional Basel III rules	N/A	N/A	N/A
<u>4</u> 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 25.226	USD 7.146	USD 6 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 20-Sep-2024	Liability - fair value option 25-Sep-2024	25-Sep-2024
12	Perpetual or dated	Dated 20 00p 2024	Dated 23 00p 2024	Dated 25 GGP 2024
13	Original maturity date / Final maturity	20-Sep-2027	25-Sep-2029	25-Sep-2034
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 20-Mar-2025	At par on 25-Sep-2025	At par on 25-Sep-2025
		At par on each March and	At par on each March and	At par on each March and
		O 4 1 OO M	04	0
		September 20, commencing Mar		, , , , , , , , , , , , , , , , , , , ,
16	Subsequent call dates, if applicable	20 2025 up to and excluding the	25 2025 up to and excluding the	25 2025 up to and excluding the
16	Subsequent call dates, if applicable  Coupons/dividends	, , ,		, , , , , , , , , , , , , , , , , , , ,
17	Coupons/dividends Fixed or floating dividend/coupon	20 2025 up to and excluding the maturity date	25 2025 up to and excluding the maturity date	25 2025 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	20 2025 up to and excluding the maturity date  Fixed 4.25%	25 2025 up to and excluding the maturity date  Fixed  4.65%	25 2025 up to and excluding the maturity date  Fixed 5.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	20 2025 up to and excluding the maturity date	25 2025 up to and excluding the maturity date	25 2025 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	20 2025 up to and excluding the maturity date  Fixed  4.25%	25 2025 up to and excluding the maturity date  Fixed  4.65%	25 2025 up to and excluding the maturity date  Fixed  5.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory	25 2025 up to and excluding the maturity date  Fixed  5.00%  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	20 2025 up to and excluding the maturity date  Fixed  4.25%	25 2025 up to and excluding the maturity date  Fixed  4.65%	25 2025 up to and excluding the maturity date  Fixed  5.00%
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No	25 2025 up to and excluding the maturity date  Fixed 5.00%  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)	20 2025 up to and excluding the maturity date  Fixed 4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A	25 2025 up to and excluding the maturity date  Fixed 4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A	25 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	20 2025 up to and excluding the maturity date  Fixed 4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	20 2025 up to and excluding the maturity date  Fixed 4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 5.00%  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	20 2025 up to and excluding the maturity date  Fixed 4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	20 2025 up to and excluding the maturity date  Fixed 4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 5.00%  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	20 2025 up to and excluding the maturity date  Fixed 4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	20 2025 up to and excluding the maturity date  Fixed 4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 5.00%  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 into Write-down feature	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  5.00%  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 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-	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	25 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	25 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	20 2025 up to and excluding the maturity date  Fixed 4.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Pi/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	25 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	25 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or 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	20 2025 up to and excluding the maturity date  Fixed 4.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Pi/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	25 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	25 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or 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	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	25 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A
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, enversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	25 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A
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, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  M/A  MTN Prospectus	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  MTN Prospectus	25 2025 up to and excluding the maturity date  Fixed 5.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	20 2025 up to and excluding the maturity date  Fixed  4.25%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	25 2025 up to and excluding the maturity date  Fixed  4.65%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	maturity date  Fixed 5.00%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  MTN Prospectus

/A :II:	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007000140	000700NE0	0007000104
2	for private placement)	06376BN46	06376BN53	06376BN61
		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			
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 3	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	27-Sep-2024 Dated	27-Sep-2024 Dated	26-Sep-2024 Dated
13	Original maturity date / Final maturity	27-Sep-2027	27-Sep-2029	26-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 27-Sep-2025	At par on 27-Sep-2025	At par on 26-Mar-2026
		At par on each March and	At par on each March and	At par on each March and
		I September 27. commencing Sep		
1				
16	Subsequent call dates, if applicable			26 2026 up to and excluding the maturity date
16	Subsequent call dates, if applicable  Coupons/dividends	27 2025 up to and excluding the	27 2025 up to and excluding the	26 2026 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon	27 2025 up to and excluding the maturity date  Fixed	27 2025 up to and excluding the maturity date  Fixed	26 2026 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	27 2025 up to and excluding the maturity date  Fixed  4.16%	27 2025 up to and excluding the maturity date  Fixed  4.50%	26 2026 up to and excluding the maturity date  Fixed 4.60%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	27 2025 up to and excluding the maturity date  Fixed	27 2025 up to and excluding the maturity date  Fixed	26 2026 up to and excluding the maturity date  Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	27 2025 up to and excluding the maturity date  Fixed  4.16%	27 2025 up to and excluding the maturity date  Fixed  4.50%	26 2026 up to and excluding the maturity date  Fixed  4.60%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	27 2025 up to and excluding the maturity date  Fixed 4.16%  No  Mandatory	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory	26 2026 up to and excluding the maturity date  Fixed  4.60%  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	27 2025 up to and excluding the maturity date  Fixed  4.16%	27 2025 up to and excluding the maturity date  Fixed  4.50%	26 2026 up to and excluding the maturity date  Fixed  4.60%
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	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No	26 2026 up to and excluding the maturity date  Fixed  4.60%  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)	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A	27 2025 up to and excluding the maturity date  Fixed 4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A	26 2026 up to and excluding the maturity date  Fixed  4.60%  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	27 2025 up to and excluding the maturity date  Fixed 4.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	27 2025 up to and excluding the maturity date  Fixed 4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	26 2026 up to and excluding the maturity date  Fixed 4.60%  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	27 2025 up to and excluding the maturity date  Fixed 4.16% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	27 2025 up to and excluding the maturity date  Fixed 4.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	26 2026 up to and excluding the maturity date  Fixed 4.60%  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	27 2025 up to and excluding the maturity date  Fixed 4.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	27 2025 up to and excluding the maturity date  Fixed 4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	26 2026 up to and excluding the maturity date  Fixed 4.60%  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	27 2025 up to and excluding the maturity date  Fixed 4.16% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	27 2025 up to and excluding the maturity date  Fixed 4.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	26 2026 up to and excluding the maturity date  Fixed 4.60%  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	27 2025 up to and excluding the maturity date  Fixed 4.16% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	27 2025 up to and excluding the maturity date  Fixed 4.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	26 2026 up to and excluding the maturity date  Fixed 4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26 2026 up to and excluding the maturity date  Fixed  4.60%  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, permanent or temporary  If temporary write-down, description of write-	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	26 2026 up to and excluding the maturity date  Fixed  4.60% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If trite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	27 2025 up to and excluding the maturity date  Fixed 4.16% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	27 2025 up to and excluding the maturity date  Fixed 4.16% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion from subordination  Pari pasu to Deposit Liabilities	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tribe-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	27 2025 up to and excluding the maturity date  Fixed 4.16% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion from subordination  Pari pasu to Deposit Liabilities	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If tribe-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	26 2026 up to and excluding the maturity date  Fixed  4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	27 2025 up to and excluding the maturity date  Fixed 4.16% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A	26 2026 up to and excluding the maturity date  Fixed 4.60%  No 4.60%  Mandatory No Cumulative  Non-convertible N/A N/A N/A N/A N/A  N/A N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	27 2025 up to and excluding the maturity date  Fixed 4.16% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Po  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A  N/A	26 2026 up to and excluding the maturity date  Fixed 4.60%  No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 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, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	27 2025 up to and excluding the maturity date  Fixed 4.16% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A	26 2026 up to and excluding the maturity date  Fixed 4.60%  No 4.60%  Mandatory No Cumulative  Non-convertible N/A N/A N/A N/A N/A  N/A N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	27 2025 up to and excluding the maturity date  Fixed  4.16%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	27 2025 up to and excluding the maturity date  Fixed  4.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  M/A  M/A  M/A  M/A  M/A  M/A	maturity date  Fixed 4.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0027001170	002700107	002700105
2	for private placement)	06376BN79	06376BN87	06376BN95
		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 Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 1 Liability - fair value option	USD 1 Liability - fair value option	USD 13 Liability - fair value option
11	Original date of issuance / Settlement	30-Sep-2024	30-Sep-2024	9-Oct-2024
12	Perpetual or dated	Dated 30 00p 2024	Dated	Dated 5 Oct 2024
13	Original maturity date / Final maturity	30-Sep-2044	30-Sep-2044	9-Oct-2029
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-Sep-2027	At par on 30-Sep-2029	At par on 09-Oct-2025
		l		
		At par on each March and	At par on each March and	At par on each April and October
		30 2027 up to and excluding the	September 30, commencing Sep 30 2029 up to and excluding the	up to and excluding the maturity
16	Subsequent call dates, if applicable	maturity date	maturity date	date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	5.00% No	5.00% No	4.65% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO .	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	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
	James and a special conversion	1.4.4		
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) If write-down, full or partial			
32	If write-down, full or partial  If write-down, permanent or temporary			
33	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Designation Designation of the Control	Designation Designation	Designation Designation
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
	, . , , , , , , , , , , , , , , , , , ,			
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MIND	MTM D	MTM D
<u> </u>	,	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	in mema supplement (il applicable)	Final Terms - CUSIP: 06376PN70	Final Terms - CHSIP: 06376PNO	Final Terms - CUSIP: 06376BN9
	1	<u> </u>	<u>, mai ronno - 000111. 0007001110</u>	<u> , mai ronno - 000111, 0007001195</u>

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	06376BNA2	06376BNB0	06376BNC8
	for private placementy	0001021412	0007 021120	3007 021100
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
2-	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible 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 25	USD 2	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Sep-2024	2-Oct-2024	7-Oct-2024
12	Perpetual or dated	Dated 27 Son 2027	Dated 2 Oct 2026	Dated 7 Oct 2027
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	27-Sep-2027 Yes	2-Oct-2036 Yes	7-Oct-2027 Yes
14	issuer can subject to prior supervisory approvar	163	163	163
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	N/A	At par on 02-Oct-2026	At par on 07-Apr-2025
	, ,		·	
			At par on each April and October 02, commencing Oct 02, 2026	07, commencing Apr 07, 2025
			up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	N/A	date	date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Floating SOFR+0.85%	Fixed 4.75%	Fixed 4.45%
19		No	No	No
- 13	Fully discretionary, partially discretionary or	110	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	Cumulative
23	Convertible or non-convertible  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
5.0		S	sing a substantiation	
	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	INA	IN/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
		ĺ	İ	İ
	Drising Supplement (if and itself)			
	Pricing Supplement (if applicable)	Final Terms - CUSID: 06276PNA	Final Terms - CUSIP: 06376BNB	Final Terms - CUSID: 06276PNC

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	06376BND6	06376BNE4	06376BNF1
	Tot private placement/	0001021120	0007 02112 1	000702111
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
2-	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible 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 25	USD 2	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Oct-2024	9-Oct-2024	9-Oct-2024
12	Perpetual or dated	Dated 10-Oct-2034	Dated 0 Oct 2021	Dated 0 Oct 2020
13 14	Original maturity date / Final maturity  Issuer call subject to prior supervisory approval	10-Oct-2034 Yes	9-Oct-2031 Yes	9-Oct-2029 Yes
14	issuer can subject to prior supervisory approvar	163	163	163
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 08-Oct-2025	At par on 09-Oct-2025	At par on 09-Oct-2025
	, , , , , , , , , , , , , , , , , , , ,	,	,	•
			l	
		At par on each April and October 08, commencing Oct 08, 2025	At par on each April and October 09, commencing Oct 09, 2025	At par on each April and October 09, commencing Oct 09, 2025
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon	Fixed 5.00%	Fixed 4.50%-6.00%	Fixed 4.50%
19	Coupon rate and any related index Existence of a dividend stopper	No	No	No
- 13	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	Cumulative
23	Convertible or non-convertible  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
5.0	76	S	sing a substantiation	
	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	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	I	1	l
	Driging Cumplement (if annihing)			
	Pricing Supplement (if applicable)	Final Terms - CUSID: 06276PND	Final Terms - CUSIP: 06376BNE	Final Terms - CHSID: 06276DNE

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	063760NIC0	0027001117	000700110
2	for private placement)	06376BNG9	06376BNH7	06376BNJ3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 5	N/A USD 4	N/A USD 10.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Oct-2024	11-Oct-2024	11-Oct-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Oct-2031	11-Oct-2039	11-Oct-2039
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 09-Apr-2026	At par on 11-Oct-2026	At par on 11-Oct-2027
		At not an each April and October	At par on each April and October	At par an apply April and October
		09, commencing Apr 09, 2026	11, commencing Oct 11, 2026	11, commencing Oct 11, 2027
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends	E	E	E
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 4.62%	Fixed 5.10%	Fixed 5.00%
19	Existence of a dividend stopper	No 4.02 /6	No	No
13	Fully discretionary, partially discretionary or	140	140	140
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, rully or partially  If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N/A	N/A	11/4
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, 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
	Decision in subandination bio			
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 / Base Sneit Prospectus / Snort Form Prospectus			
<u> </u>		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Processins Supplement	MTN Procpostus Supplement	MTN Procpostus Cumplement
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
	0 anthremore)	Final Terms - CUSIP: 06376BNG	Final Terms - CUSIP: 06376BNH	Final Terms - CUSIP: 06376BN.I3

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0007000110	0007000110	00070001040
2	for private placement)	06376BNK0	06376BNL8	06376BNM6
		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			
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 1.455		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement Perpetual or dated	10-Oct-2024 Dated	18-Oct-2024 Dated	18-Oct-2024 Dated
13	Original maturity date / Final maturity	10-Oct-2036		18-Oct-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p			
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 10-Oct-2026	At par on 18-Apr-2025	At par on 18-Oct-2025
	,	,		
		At par on each April and October	At par on each April and October	At par on each April and October
		10, commencing Oct 10, 2026	18, commencing Apr 18, 2025	18, commencing Oct 18, 2025
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable  Coupons/dividends	date	date	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.75%	4.50%	5.10%
19		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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
1				
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A
30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)			110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Decition in subordination biography in liquidation (- 15			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	, . , . ,			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Droop cative Over 1	MTNI Dream carties Occident	MTNI Droops at the Ore of the Control of the Contro
-	,	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
i	i ricing supplement (ii applicable)	E: LT GUOID COCTODAIL	Fig. J. T OLIOID: 00070DNII.0	E: LT GUOID GOOZODNIN
		IFINAL Terms - CHSIP OK376BNK	TEINAL LERMS - CLUSIE: UK 376BWG	Final Terms - CUSIP: 06376BNM

	tures Of Regulatory Capital Instruments			
(\$ million	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)	06376BNN4	06376BNP9	06376BNQ7
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			реголиция предпавания положения
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	USD 32	USD 3	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Oct-2024	10-Oct-2024	18-Oct-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Oct-2029	12-Oct-2027	18-Oct-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-Oct-2025	At par on 10-Oct-2025	At par on 18-Oct-2025
16	Subsequent call dates, if applicable	At par on each April and October 22, commencing Oct 22, 2025 up to and excluding the maturity date	At par on each January, April, July, and October 10, commencing Oct 10, 2025 up to and excluding the maturity date	At par on each April and October 18, commencing Oct 18, 2025 up to and excluding the maturity date
10	Coupons/dividends	dato	and oxoldaing the maturity date	dato
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	4.60%	4.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25 26	If convertible, rully or partially  If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	A1/A	AL/A	N/A
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 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J-70	. , pe or subordination		2.5mpton nom subordination	2.3mption 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)	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
	Pricing Supplement (if applicable)	IMITA FIOSpecius Supplement	INTIA Flospecius Supplement	INTIA Flospecius Supplement
	9 authiement (ii athircanie)	Final Terms - CUSIP: 06376BNN	Final Terms - CUSIP: 06376BNP	Final Terms - CUSIP: 06376BNQ

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002700105	0027001102	002700NIT4
2	for private placement)	06376BNR5	06376BNS3	06376BNT1
		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 Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 3 Liability - fair value option	USD 3.371 Liability - fair value option
11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 17-Oct-2024	17-Oct-2024	21-Oct-2024
12	Perpetual or dated	Dated 17 Oct 2024	Dated 17 Oct 2024	Dated 21 Oct 2024
13	Original maturity date / Final maturity	17-Oct-2029	17-Oct-2031	21-Oct-2036
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 17-Oct-2025	At par on 17-Apr-2026	At par on 21-Oct-2026
		At not an each April and October	At par on each April and October	At par an each April and October
		17, commencing Oct 17, 2025	17, commencing Apr 17, 2026	21, commencing Oct 21, 2026
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
47	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 4.72%	Fixed 4.82%	Fixed 5.00%
19	Existence of a dividend stopper	No No	No 1.0270	No S.5575
	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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	Write-down feature	No No	No No	No
31	If write-down, write-down trigger (s)		1	
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Everytian frame substantia - 41-	Evernation from substantia -41-	Evernation from sub-self-self-
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
-		INTER FIUSPECIUS	INTER FIUSPECIUS	INTEN F105pectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
<u></u>		Final Terms - CUSIP: 06376BNR	Final Terms - CUSIP: 06376BNS	Final Terms - CUSIP: 06376BNT

(\$ million				
	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	002700411/0	0027001114/4	002700NV2
2	for private placement)	06376BNV6	06376BNW4	06376BNX2
		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 Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 2	USD 3 Liability - fair value option	USD 3 Liability - fair value option
11	Original date of issuance / Settlement	Liability - fair value option 25-Oct-2024	24-Oct-2024	24-Oct-2024
12	Perpetual or dated	Dated 25 Oct 2024	Dated 24 Oct 2024	Dated 2024
13	Original maturity date / Final maturity	25-Oct-2027	24-Oct-2029	24-Oct-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 25-Oct-2025	At par on 24-Oct-2025	At par on 24-Apr-2026
		At par on each April and October	At par on each April and October	At par on each April and October
		25, commencing Oct 25, 2025	24, commencing Oct 24, 2025	24, commencing Apr 24, 2026
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
47	Coupons/dividends	Fixed	Fixed	
17	Fixed or floating dividend/coupon		Fixed	
1.8	Coupon rate and any related index	Fixed 4 40%	4 70%	Fixed 4 80%
18 19	Coupon rate and any related index  Existence of a dividend stopper	4.40%	4.70% No	4.80%
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or		4.70% No	
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	4.40%		4.80%
20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	4.40% No Mandatory No	No Mandatory No	4.80% No Mandatory No
19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	4.40% No Mandatory No Cumulative	No Mandatory No Cumulative	4.80% No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	A.40% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	4.80% 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)	4.40% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	4.80% No Mandatory No Cumulative Non-convertible N/A
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	A.40% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	4.80% No Mandatory No Cumulative Non-convertible
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	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	4.80% 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	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.80% 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  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	A.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	A.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	A.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	A.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	A.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	A.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	A.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	A.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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 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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	A.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	A.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	A.80%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	A.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	A.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	A.80%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	A.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	A.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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	A.40%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A MTN Prospectus	A.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	A.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus  MTN Prospectus Supplement	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement	A.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus

	tures Of Regulatory Capital Instruments s except as noted)		
(\$ million	s except as noteuj	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		
2	for private placement)	06376BNY0	06376BNZ7
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
	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
	Regulatory treatment		
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		
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD 10.27	USD 9.2
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Oct-2024	31-Oct-2024
12	Perpetual or dated	Dated	Dated
13	Original maturity date / Final maturity	25-Oct-2029	31-Oct-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-Oct-2025	At par on 31-Oct-2025
		At par on each January, April, July, and October 25,	At par on each April and October 31, commencing Oct 31, 2025
		commencing Oct 25, 2025 up to	up to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	4.90%	5.00%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No
20	mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
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 issuer of instrument it converts		
29	into	N/A	N/A
30	Write-down feature	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	1	
33	If temporary write-down, description of write-		
34	down mechanism		
34 34a	Type of 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	Non-compliant transitioned features	No	No
35	If yes, specify non-compliant features	N/A	N/A
3/	Prospectus / Base Shelf Prospectus / Short Form Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus
		MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376BNY	Final Terms - CUSIP: 06376BNZ