Mai	n Features Of Regulatory Capital Instruments		
(\$ mill	lions except as noted)	Included in both regulatory	Included in both regulatory
		capital and TLAC	capital and TLAC
		Common Shares	Preferred Shares Class B - Series 33
1	Issuer	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671101	06367X200
	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Additional Tier 1
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Common Shares	Group and Solo Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	23,896	200
	date)		
	Par value of instrument Accounting classification	N/A Shareholders' Equity	200 Shareholders' Equity
	Original date of issuance	Various	
12	Perpetual or dated	Perpetual	05-Jun-2015 Perpetual
13	Original maturity date	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	N/A	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	25-Aug-2025 Redemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable Coupons / dividends		Every 5 years
17	Fixed or floating dividend/coupon	N/A	Fixed
18	Coupon rate and any related index	N/A	3.80%
19	Existence of a dividend stopper	N/A	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	Non-cumulative
23 24	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	N/A N/A	Convertible NVCC Triggers:
			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 that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non- viable.
25	If convertible, fully or partially	N/A	Will fully convert into common shares upon NVCC trigger event
	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
28	If convertible, specify instrument type convertible into	N/A	Common Shares
30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	Bank of Montreal No
31	If write-down, write-down trigger(s)	N/A	N/A N/A
33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	N/A N/A N/A	N/A N/A N/A
		Droforred Channel	Subordinated Date
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares	Subordinated Debt
	Non-compliant transitioned features	No	No N/A
3/	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A Short Form Base Shelf Prospectus - Mar 13 14
	Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl Class B Pret Shares - Series 33
	Pricing Supplement (If applicable)		
(1) Th	l e term "convertible" in the above table is interpreted to mean convertible into common		

¹³ The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

Mai	n Features Of Regulatory Capital Instruments		
	ions except as noted)		
		Included in both regulatory capital and TLAC Preferred Shares Class B - Series 44	Included in both regulatory capital and TLAC Preferred Shares Class B - Series 50
1	Issuer	Bank of Montreal	Bank of Montreal
2	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	Additional Tier 1	Additional Tier 1
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Preferred Shares	Group and Solo Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	500
-	Par value of instrument Accounting classification	400 Shareholders' Equity	500 Shareholders' Equity
			27-Jul-2022
	Original date of issuance Perpetual or dated	17-Sep-2018 Perpetual	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	Every 5 years	Every 5 years
17	Coupons / dividends 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
	If convertible, fully or partially If convertible, conversion rate	quotient obtained by	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 on provincial government or on political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non- viable. Will fully convert into common shares upon NVCCC trigger event, each outstanding Series 50 Preferred Share would be converted to a number of cummon shares equal to the quotient obtained by
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal
	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A
32	If write-down, full or partial	N/A	N/A
34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A	N/A N/A
34a	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt
	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 Pref Shares - Series 50
	Pricing Supplement (If applicable) e term "convertible" in the above table is interpreted to mean convertible into common		

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

	n Features Of Regulatory Capital Instruments				
(\$ mill	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 - Series 52	capital and TLAC 4.800% Additional Tier 1 Capital Notes	capital and TLAC Limited Recourse Capital Notes, Series 1	capital and TLAC Limited Recourse Capital Notes, Series 2
1	lssuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	0636LHJ8 Canadian Federal and applicable Provincial laws	0636885P9 State of New York, the Province of Ontario and the	06368DJQ8 Canadian Federal and applicable Provincial laws	06368DA87 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	laws of Canada	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	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) Par value of instrument	650 650	658 USD 500	1,250	750
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance	31-Jan-2023	30-Jul-2019	16-Sep-2020	15-Mar-2022
13	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Dated 26-Nov-2080	Dated 26-May-2082
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redeemable during the period from April 26, 2028 to and including May 26, 2028 at par. No contingent call dates.	Yes Redeemable on or after 25- Aug-2024, and every six months thereafter at Par. No contingent call dates.	Yes Redeemable on or after 26- Oct-2025 at Par. No contingent call dates.	Yes Redeemable on or after 26- Apr-2027 at Par. No contingent call dates.
16	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 6 months	Every 5 years	Every 5 years
17	Fixed or floating dividend/coupon	Fixed	Fixed until August 25, 2024	Fixed until November 26,	Fixed until May 26, 2027
	Coupon rate and any related index	7.057%	4.80%	2025 4.30%	5.625%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	Yes Fully discretionary	Yes Mandatory	Yes Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
23		Convertible NVCC Triggers: (a) the Superintendent of Financial	Convertible NVCC Triggers: (a) the Superintendent publicly	Convertible NVCC Triggers: (a) the Superintendent publicly	Convertible NVCC Triggers: (a) the Superintendent publicly
25	If convertible, fully or partially	the Bank has been adviced, 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 non- viable. Will fully convert into	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 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 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 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 cassed, or is about to case, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, its reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
		common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 48	common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 49
	If convertible, conversion rate If convertible, mandatory or optional conversion	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.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory
28	If convertible, specify instrument type convertible into	Mandatory Common Shares	Common Shares	Common Shares	Common Shares
30	If convertible, specify issuer of instrument it converts into Write-down feature Use in the second s	Bank of Montreal No	Bank of Montreal	Bank of Montreal	Bank of Montreal No
32	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
34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	N/A N/A	N/A N/A	N/A N/A	N/A N/A
		Subordinated Date	Subordinated Date	Subordinated Date	Subordinated Date
36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A Short Form Base Shelf Prospectus – Dec 22, 22	N/A USD Prospectus - Apr 27 17	N/A Short Form Base Shelf Prospectus - May 23, 18	N/A Short Form Base Shelf Prospectus - Jun 22, 2020
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl Class B Pref Shares - Series 52	USD Prospectus Supplement Jul 23 19	Prospectus Supplement - LRCN, Series 1	Prospectus Supplement - LRCN, Series 2
	Pricing Supplement (If applicable)				
⁽¹⁾ Th	e term "convertible" in the above table is interpreted to mean convertible into common				

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

Mai	n Features Of Regulatory Capital Instruments			
(\$ mil	lions except as noted)	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Limited Recourse Capital	Limited Recourse Capital	Limited Recourse Capital
		Notes, Series 3	Notes, Series 4	Notes, Series 5
1	lssuer	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	06368D8W7 Canadian Federal and applicable Provincial laws	US06368LQ586 State of New York, the Province of Ontario and the laws of Canada	US06368L5Q57 State of New York, the Province of Ontario and the 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
	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	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)	1,000	1376	1026
	Par value of instrument Accounting classification	1,000 Shareholders' Equity	USD 1000 Shareholders' Equity	USD 750 Shareholders' Equity
	Original date of issuance	13-Sep-2022	08-Mar-2024	17-Jul-2024
	Perpetual or dated Original maturity date	Dated 26-Nov-2082	Dated 26-May-2084	Dated 26-Nov-2084
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redeemable on or after 26- Oct-2027 at Par. No contingent call dates.	Yes Redeemable on 26-May- 2029 at Par. No contingent call dates.	Yes Redeemable on 26- November-2034 at Par. No contingent call dates.
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,
	Coupon rate and any related index	2027 7.325%	7.70%	2029 7.30%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Yes Mandatory	Yes Fully discretionary	Yes Fully discretionary
22	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers: (a) the Superintendent publicly	Convertible NVCC Triggers: (a) the Superintendent publicly	Convertible NVCC Triggers: (a) the Superintendent publicly
25	If convertible, fully or partially	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 goverrment in Canada publicly announces that the Bank has accepted to agreed to accept a capital injection, or equivalent support, from the federal goverrmment 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	Superintendent is of the opinion that the Bank has cased, or is about to case, to be viable and that, after the contrigent linktruments 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 a pany provincial government or a publicly subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	Superintendent is of the oplinion that the Bank has cased, 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 govermment in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal govermment or any provincial govermment or any provincial goverment or any provincial goverment or a sency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
26	If convertible, conversion rate	common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 51 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 53 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVCC trigger event by virtue of recourse to the Preferred Shares Series 54 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.
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares
30	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	Bank of Montreal No	Bank of Montreal No
32	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
34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	N/A N/A	N/A N/A	N/A N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately color to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt
	senior to instrument) Non-compliant transitioned features Users constitutioned features	No	No	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A Short Form Base Shelf	N/A USD Prospectus - May 26 2022	N/A USD Prospectus - May 26 2022
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus - March 11, 22 Prospectus Supplement - LRCN, Series 3	USD Prospectus - May 26 2022 Prospectus Supplement - LRCN, Series 4	Prospectus Supplement - LRCN, Series 5
	Pricing Supplement (If applicable)			
L	e term "convertible" in the above table is interpreted to mean convertible into common			

¹³ The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

All Products a watch Code of a bit in products of the	Mai	n Features Of Regulatory Capital Instruments			
Image: control in the second			Included in both regulatory	Included in both regulatory	Included in both regulatory
Image: Source in the second			capital and TLAC	capital and TLAC	capital and TLAC
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Biocontrol Control to the spectrum of	1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
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Applementant in a second sec	3a			N/A	N/A
Spinstering Ep:2	4	Regulatory treatment	Tier 2	Tior 2	Tior 2
D Description The 2 Addretistables Not 2 Addretistables <th< th=""><th>5</th><th>Post-transitional Basel III rules</th><th>Tier 2</th><th>Tier 2</th><th>Tier 2</th></th<>	5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2
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J.H. Progetanic data Dated Dated Dated 13. Original matching data in the second	10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
13 3-9 degrad instructiv data 12-90: 2012 12-90: 2012 22-90 2014 14 Summarial products prior supervision, approved Yes Yes Yes 15 Options cill fals, contregent cill data, and referengelo amount 14 doc. Contregent cill data, manual data, manuul					
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15 Optional califies, contingent califies, and redemption amount 15. Doc.2007 Meanmable of 24. Doc Strategent califies, and redemption amount 17. Book contingent	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
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Compary Antihends Field					
Compary Antihends Field					
Compary Antihends Field					
17: Field F	16	Subsequent call dates, if applicable	N/A	N/A	N/A
Is South		Coupons / dividends	Fixed	Fixed until June 17, 2025	Fixed until July 22, 2026
19 Exception of a divided stopper N/A N/A N/A 20 Exception of a divided stopper Mundatory Mundatory Mundatory 21 Exception of a divided stopper No No No 22 Exception of a divided stopper Consultation Consultation Consultation 23 Exception of a divided stopper No No No No 24 Exception of a divided stopper Consultation Consultation Consultation 24 Exception of a divided stopper No No No No 24 Exception of a divided stopper Consultation Consultation Consultation Consultation 24 Exception of a divided stopper Consultation Consultation Consultation Consultation 25 Exception of a divided stopper Consultation Consultation Consultation Consultation 26 Exception of a divided stopper Consultation Consultation Consultation Consultation 26 Exception of a divided stopper Consultation Consultation Consultation Consultation 27 Exception of a divided stopper Consultation Consultation Consultation 28 </th <th></th> <th></th> <th>3 803%</th> <th>2 077%</th> <th>1 928%</th>			3 803%	2 077%	1 928%
21 Ensuremation or stars up or other intentive to redeem No No No No No 22 Ensuremation constrainting of non-converting of	19	Existence of a dividend stopper	N/A	N/A	N/A
23 Convertible Convertible Convertible Convertible 24 If convertible, conversion trigger(1) WC Super to be specific path, with the specific path to be specific path, with the	21	Existence of step up or other incentive to redeem	No	No	No
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29 if convertible, fully or partially will fully convert into convertible, fully or partial			the Bank has ceased, or is about to	the Bank has ceased, or is about to	the Bank has ceased, or is about to
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⁽¹⁾ The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

	Features Of Regulatory Capital Instruments				
	except as noted)	Included in both regulatory		Included in both regulatory	Included in both regulatory
-		capital and TLAC 3.088% Subordinated Notes	capital and TLAC Series L Medium-Term	capital and TLAC Series M Medium-Term	capital and TLAC Series M Medium-Term
		due 2037	Notes - First Tranche	Notes - First Tranche	Notes - Second Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368DH723	CA06369ZCH51	CA06369ZCJ18	СА063692СК80
3 (Governing law(s) of the instrument	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
i	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A	N/A	N/A	N/A
4	Post-transitional Basel III rules Post-transitional Basel III rules	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
	Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt 1,520	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
	date) Par value of instrument	USD 1,250	750	1,150	1,000
10	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
	Original maturity date	10-Jan-2037	27-Oct-2032	07-Sep-2033	03-Jul-2034
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 10-Jan-2032 Redeemable at Par. No contingent call dates.	Yes 27-Oct-2027 Redeemable at Par. No contingent call dates.	Yes 07-Sep-2028 Redeemable at Par. No contingent call dates.	Yes 3-Jul-2029 Redeemable at Par. No contingent call dates.
	Subsequent call dates, if applicable Coupons / dividends	N/A	N/A	N/A	N/A
	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	3.088%	6.534%	6.034%	4.976%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		Superintendent is of the opinion that the Bank has cased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	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	Superintendent is of the opinion that the Bank has cased, 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 political subdivision determined by the Superintendent to be non-viable.	Superintendent is of the opinion that the Bank has cased, 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 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	lf 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	Will fully convert into common shares upon NVCC trigger event
261	lf convertible, conversion rate	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 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 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 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.	further details.	further details.	further details.
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	further details. Mandatory Common Shares	further details. Mandatory Common Shares	further details. Mandatory Common Shares	further details. Mandatory Common Shares
28 29		Mandatory	Mandatory	Mandatory	Mandatory
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	Mandatory Common Shares Bank of Montreal No N/A	Mandatory Common Shares Bank of Montreal No N/A	Mandatory Common Shares Bank of Montreal No N/A	Mandatory Common Shares Bank of Montreal No N/A
28 29 30 31 32 33 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	Mandatory Common Shares Bank of Montreal No	Mandatory Common Shares Bank of Montreal No	Mandatory Common Shares Bank of Montreal No	Mandatory Common Shares Bank of Montreal 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-up mechanism Type of subordination	Mandatory Common Shares Bank of Montreal No N/A 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	Mandatory Common Shares Bank of Montreal No N/A 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
28 29 30 31 32 33 34 34a 34a 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-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt
28 29 30 31 32 33 34 34 34 34 34 35 5 36 37	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt
28 29 30 31 32 33 34 34 34 34 34 34 34 35 5 5 5 5 5 5	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If 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	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf	Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf

¹³ The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

	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 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	CA06368DCV43	06367WB85	06368EDC3
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada	Canada	Canada
20	the TLAC Term Sheet is achieved (for other TLAC-eligible			
3a	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N1 / A	N1 / A	N1 (A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
o	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		NI/A	N/A
8	3 <i>i</i>	N/A CAD1.500	N/A	N/A
9	Par value of instrument	- ,	USD1,500	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	17-Jan-2020 Dated	27-Apr-2020 Dated	22-Jan-2021 Dated
12	Perpetual or dated			
13	Original maturity date	3-Feb-2025	1-May-2025	22-Jan-2027
14	Issuer call subject to prior supervisory approval	at par on or after 03-Jan- 2025	N/A	at par on or before 22-Ja 2026
	Optional call date, contingent call dates and redemption	at par on or after 03-Jan-		at par on or before 22-Ja
15	amount	2025	N/A	2026
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	2.370%	1.8500%	0.9490%
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		N1.	NL .
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	USD Prospectus Supplement - Apr 20 20	USD Prospectus Suppleme Apr 20 20
		1		
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jan	Pricing Suppl Series F USD	Pricing Suppl Series F US

\$ millior	ns 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 capi
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368DPC2	06368DTH7	XS2384698721
-				
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
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	CAD750	CAD1,250	GBP400
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
10	Original date of issuance	,	· ·	,
		10-Mar-2021	28-May-2021	9-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Mar-2026 at par on or after 10-Feb-	28-May-2026 at par on or after 28-Apr-	9-Sep-2026
14	Issuer call subject to prior supervisory approval	2026	2026	N/A
15	Optional call date, contingent call dates and redemption amount	at par on or after 10-Feb- 2026	at par on or after 28-Apr- 2026	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	1.758%	1.551%	1.0000%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
20				
27	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		1	1
	If temporary write-down, description of write-down		1	1
34	mechanism	The second second	E	E
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	<u>N/A</u>	NIP Prospectus – July 16, 20
				NIP Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	<u>N/A</u>	
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	<u>N/A</u> CAD Senior Term Sheet - Mar		<u>Aug 25, 2021</u>

million	is except as noted)	Included in TLAC	Included in TLAC	Included in TLAC
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368FAC3	06368FAD1	06368FAJ8
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,300	USD400	USD1,250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	15-Sep-2021	15-Sep-2021	8-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Sep-2026	15-Sep-2026	8-Mar-2027
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
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	1.250%	SOFR Index + 62bps	2.650%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
		Cumulative	Cumulative	Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Non-convertible	Non-convertible	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		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			
34	If temporary write-down, description of write-down mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination 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
	If yes, specify non-compliant features	N/A	N/A	N/A
37			USD Prospectus - Apr 20 20	USD Prospectus - Apr 20
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 20 20		
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement -	USD Prospectus Supplement -	
37				USD Prospectus Suppleme <u>Apr 20 20</u> Pricing Suppl Series F US

	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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CA06368DW260	XS2474239071	CA06368D3U60
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	CAD2,000	HKD529	CAD2,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
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 2 2027
14	Optional call date, contingent call dates and redemption	at par on or after March 1,	N/A	at par on or after May 2
15	amount	2027	N/A	2027
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.650%	3.920%	4.309%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
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	From the form	For motion for a	Free marking free
~ ~	The second se	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
• -	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	<u>NIP Prospectus – July 16,</u> <u>2021</u>	<u>N/A</u>
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	NIP Prospectus Supplement – Mar 14, 2022	<u>N/A</u>
		CAD Senior Term Sheet - Apr		CAD Senior Term Sheet -
	Pricing Supplement (if applicable)		Final Terms – Series 262 NIP	

	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	lssuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06368D3S1	06368D3T9	XS2489616867
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,300	USD300	GBP75
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised co
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
1 Г	Optional call date, contingent call dates and redemption	NI / A	N1/A	NI / A
15	amount	N/A N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Coupons/dividends	Fired	Flooting.	Classing.
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 No	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem		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 30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
30 31	If write-down, write-down trigger (s)		No	No
32	If write-down, full or partial			
32	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
J .u	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 2 2021
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - May 26 22	NIP Prospectus Suppleme May 25, 2022
				<u>ividy 23, 2022</u>
	Pricing Supplement (if applicable)	Pricing Suppl Series F USD	Pricing Suppl Series F USD	Final Terms – Series 266

	Itures Of Regulatory Capital Instruments is except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	XS2473715675	XS2491195710	XS2495584943
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			
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 cos
11	Original date of issuance	15-Jun-2022	17-Jun-2022	27-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Jun-2027	17-Jun-2025	27-Jun-2034
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	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	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 If convertible, specify instrument type convertible into			
28	in convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-down			
34	mechanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
	Non-compliant transitioned features	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A
36 37	in yes, speen y non compliant reactines			
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>NIP Prospectus – July 16,</u> <u>2021</u>	<u>NIP Prospectus – July 16,</u> <u>2021</u>	<u>NIP Prospectus – July 1</u> <u>2021</u>
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			2021
		2021	2021	NIP Prospectus – July 10 2021 NIP Prospectus Suppleme <u>May 25, 2022</u>

	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 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	XS2499242613	06368LAQ9	XS2550101740
			New York, Ontario and	
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
8 9	Par value of instrument	NOK435	N/A USD1.000	JPY7,500
9 10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised co
10	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	28-Oct-2027
			at par on or after August	20 000 2027
14	Issuer call subject to prior supervisory approval	N/A	14, 2027	N/A
	Optional call date, contingent call dates and redemption	,	at par on or after August	,
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	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 If convertible, mandatory or optional conversion			
27 28	If convertible, specify instrument type convertible into			
20				
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
30 31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism	E constitue for a	The second second	F
04-	Tune of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	Type of subordination			
25	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
		N/A	N/A	N/A
36		רעי	רעיין <u>ר</u>	
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>NIP Prospectus – July 16,</u> 2021	USD Prospectus - May 26 22	
36	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 16, 2021 NIP Prospectus Supplement –	USD Prospectus - May 26 22 USD Prospectus Supplement -	2022
35 36 37		2021		NIP Prospectus – July 1 2022 NIP Prospectus Suppleme May 25, 2022

minor	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	lssuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	bank of Montreal	Bank of Wontreal	bank of Wontreal
2	private placement)	CA06368LEY89	06368LGV2	XS2580656549
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	N1/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 millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,500	USD1,200	HKD500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
11	Original date of issuance	7-Dec-2022	12-Jan-2023	27-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Dec-2027	1-Feb-2028	27-Jan-2028
14	Issuer call subject to prior supervisory approval	at par on or after Nov 7, 2027	at par on or after January 01, 2028	N/A
15	Optional call date, contingent call dates and redemption amount	at par on or after Nov 7, 2027	at par on or after January 01, 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	Floating
18	Coupon rate and any related index	4.709%	5.203%	3m HIBOR + 92bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
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			
34	If temporary write-down, description of write-down mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	USD Prospectus - May 26 22	<u>NIP Prospectus – July 1</u> <u>2022</u>
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	USD Prospectus Supplement - May 26 22	NIP Prospectus Suppleme Dec 09, 2022
		CAD Senior Term Sheet - Dec	Pricing Suppl Series H USD	<u>300 03, 2022</u>
	Pricing Supplement (if applicable)			Final Terms – Series 309

	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
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CH1243018814	XS2607352098	CA06368LNK84
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	N1 / A	N1 / A	N1 / A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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	CHF185	JPY10,000	CAD2,000
9 10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
10	Original date of issuance	31-Jan-2023	5-Apr-2023	29-May-2023
12	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date	1-Feb-2029	5-Apr-2030	29-May-2028
13		1-FED-2029	5-Api-2050	at par on or after Apr 2
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	2028 at par on or after Apr 2
15	amount	N/A	N/A	2028
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.260%	1.000%	5.039%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
20	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism	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 15, 2022	<u>NIP Prospectus – July 15,</u> <u>2022</u>	<u>N/A</u>
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Dec 09, 2022	<u>NIP Prospectus Supplement –</u> Mar 01, 2023	<u>N/A</u>
	Pricing Supplement (if applicable)		Pricing Suppl – Series 323 NIP	CAD Senior Term Sheet -

	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	lssuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	US06368LNT97	US06368LNU60	XS2632933631
2	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
3	Means by which enforceability requirement of Section 13 of	Callaua	Callaua	
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	contractadi		contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
-	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,350	USD400	EUR1000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
10	Original date of issuance	5-Jun-2023	5-Jun-2023	6-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Jun-2026	5-Jun-2026	6-Jun-2025
15		J-Juli-2020	J-Juli-2020	0-Juli-2023
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
14	Optional call date, contingent call dates and redemption		NA	N/A
15		NI / A	NI/A	NI/A
15	amount Subsequent call dates, if applicable	N/A N/A	N/A N/A	N/A N/A
16		N/A	N/A	N/A
47	Coupons/dividends	Et al.		F L and the
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating
18	Coupon rate and any related index	5.300%	SOFR Index + 133bps	3m EURIBOR + 45 bps
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
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
→ a	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
25		Liabilities	Liabilities	Liabilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features			
36 37		No N/A	No N/A	No N/A
3/	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	N/A USD Prospectus - May 26 22	N/A <u>NIP Prospectus – July 2</u> 2022
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - May 26 22	NIP Prospectus Suppleme May 24, 2023
				<u>ividy 24, 2023</u>
	Pricing Supplement (if applicable)	Pricing Suppl Series H USD	Pricing Suppl Series H USD	

	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 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	US06368LWT96	US06368LWV43	US06368LWU69
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
5	Means by which enforceability requirement of Section 13 of	Canada	Canada	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	USD1,200	USD300	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
10	Original date of issuance	25-Sep-2023	25-Sep-2023	25-Sep-2023
12			Dated	Dated
	Perpetual or dated	Dated		
13	Original maturity date	25-Sep-2025	25-Sep-2025	25-Sep-2028
14	Issuer call subject to prior supervisory approval	N/A	N/A	at par on or after Augus 25, 2028
	Optional call date, contingent call dates and redemption			at par on or after Augus
15	amount	N/A	N/A	25, 2028
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends			
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
20	Fully discretionary, partially discretionary or mandatory			
20	Existence of a step up or other incentive to redeem	Mandatory	Mandatory	Mandatory
		No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination 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
		USD Prospectus - May 26 22	USD Prospectus - May 26 22	USD Prospectus - May 26
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus	· · · · · · · · · · · · · · · · · · ·		
57		USD Prospectus Supplement -		
	Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)		USD Prospectus Supplement - May 26 22 Pricing Suppl Series H USD	USD Prospectus Suppleme <u>May 26 22</u> Pricing Suppl Series H US

	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		Dauly of Manatanal	Deals of Mandara I	Deals of Measured
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	XS2696803340	US06368LC537	US06368LC610
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
	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
1	Regulatory treatment Transitional Basel III rules	N/A	NI/A	NI/A
4 5		N/A N/A	N/A N/A	N/A N/A
-	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in millions,		Other TLAC Instrument	Other TLAC Instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	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
10	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		N-	N-
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	Evenation from	Examplian from	Examplian from
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from 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	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A <u>NIP Prospectus – July 14,</u> 2023	N/A USD Prospectus - May 26 22	N/A USD Prospectus - May 26
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement –	USD Prospectus Supplement -	USD Prospectus Suppleme
		<u>Aug 30, 2023</u>	May 26 22 Pricing Suppl Series H USD	May 26 22 Pricing Suppl Series H US
	Pricing Supplement (if applicable)	Final Terms – Series 350 NIP		

2 private placeme 3 Governing law(3a Heans by which 3a the TLAC Term S instruments gov Regulatory treat 4 Transitional 5 Post-transitional 6 Eligible at so 7 Instrument 6 Eligible at so 7 Instrument 8 as of most recem 9 Par value of ins 10 Accounting class 11 Original date of 12 Perpetual or da 13 Original mate 14 Issuer call subje 0ptional cal Optional cal 15 amount 16 Subsequent 17 Fixed or float 18 Coupon rate 19 Existence of 20 Fully discret 21 Existence of 22 Noncumulat 23 Convertible 24 If convertible 25 If convertible 26		Included in TLAC not	Included in TLAC not	Included in TLAC not
Unique identifie2private placeme3Governing law(3Means by which3athe TLAC Term Sinstruments govRegulatory treat4Transitional5Post-transiti6Eligible at so7Instrument8as of most recement9Par value of ins10Accounting class11Original date of12Perpetual or dat13Original mate14Issuer call subje15amount16Subsequent20Fully discret21Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertibl25If convertibl26If convertibl27If convertibl30Write-down feat31If write-dow33If write-dow34Type of subordir35instrument type36Non-compliant37If yes, specify n36Non-compliant37If yes, specify n		included in regulatory	included in regulatory	included in regulatory
Unique identifi2private placeme3Governing law(3aMeans by which3athe TLAC Term Sinstruments govRegulatory treat4Transitional5Post-transiti6Eligible at so7Instrument8as of most recem9Par value of ins10Accounting class11Original date of12Perpetual or dat13Original mate14Issuer call subje15amount16Subsequent17Fixed or float18Coupons/divide17Fixed or float18Coupon rate19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertibl25If convertibl26If convertibl27If convertibl28If write-dow31If write-dow32If write-dow33If write-dow34Type of subordir35instrument type36Non-compliant37If yes, specify n36Non-compliant37If yes, specify n				
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Unique identifi2private placeme3Governing law(3aMeans by which3athe TLAC Term Sinstruments govRegulatory treat4Transitional5Post-transiti6Eligible at so7Instrument8as of most recem9Par value of ins10Accounting class11Original date of12Perpetual or dat13Original mate14Issuer call subje15amount16Subsequent17Fixed or float18Coupons/divide17Fixed or float18Coupon rate19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertibl25If convertibl26If convertibl27If convertibl28If write-dow31If write-dow32If write-dow33If write-dow34Type of subordir35instrument type36Non-compliant37If yes, specify n36Non-compliant37If yes, specify n		Bank of Montreal	Bank of Montreal	Bank of Montreal
2 private placeme 3 Governing law(3a Heans by which 3a the TLAC Term Sinstruments gov 7 Regulatory treat 4 Transitional 5 Post-transitional 6 Eligible at so 7 Instrument 8 as of most recem 9 Par value of ins 10 Accounting class 11 Original date of 12 Perpetual or da 13 Original mate 14 Issuer call subje 0 Optional cal 15 amount 16 Subsequent 17 Fixed or float 18 Coupon rate 19 Existence of 20 Fully discret 21 Existence of 22 Noncumulat 23 Convertible 24 If convertibl 25 If convertibl 26 If write-down feat 31 If write-dow 32 <td< td=""><td>lentifier (eg CUSIP, ISIN, or Bloomberg identifier for</td><td></td><td></td><td>Dalik of Wontreal</td></td<>	lentifier (eg CUSIP, ISIN, or Bloomberg identifier for			Dalik of Wontreal
3 Governing law(3a Means by which the TLAC Term S instruments gov 3a the TLAC Term S instruments gov 4 Transitional 5 Post-transitional 6 Eligible at so 7 Instrument 8 as of most recent 9 Par value of inst 10 Accounting class 11 Original date of 12 Perpetual or date 13 Original mate 14 Issuer call subje 0ptional cal Optional cal 15 amount 16 Subsequent <i>Coupons/divide</i> 17 17 Fixed or float 18 Coupon rate 19 Existence of 20 Fully discret 21 Existence of 22 Noncumulat 23 Convertible 24 If convertible 25 If convertible 26 If write-down feat 31 If write-dow 32 If write-dow <td></td> <td>CA06368LB887</td> <td>XS2798993858</td> <td>US06368L3K06</td>		CA06368LB887	XS2798993858	US06368L3K06
Means by which instruments gov Regulatory treed3athe TLAC Term S instruments gov Regulatory treed4Transitional5Post-transitional6Eligible at so7InstrumentAmount recogn 8as of most recem9Par value of ins10Accounting class11Original date of12Perpetual or dat13Original mat14Issuer call subjet Optional cal15amount16Subsequent Coupons/divide17Fixed or float18Coupon rate19Existence of20Fully discret21Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertibl25If convertibl26If convertibl27If convertibl28If write-down31If write-down32If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify n36Non-compliant37If yes, specify n				
Means by which instruments gov Regulatory treed3athe TLAC Term S instruments gov Regulatory treed4Transitional5Post-transitional6Eligible at so7InstrumentAmount recogn 8as of most recem9Par value of ins10Accounting class11Original date of12Perpetual or dat13Original mat14Issuer call subjet Optional cal15amount16Subsequent Coupons/divide17Fixed or float18Coupon rate19Existence of20Fully discret21Existence of20Fully discret21Existence of20If convertible21Existence of22Noncumulat23Convertible or24If convertible25If convertible26If write-down31If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify n35instrument type36Non-compliant37If yes, specify n				New York, Ontario and
3athe TLAC Term S instruments gov Regulatory tree4Transitional5Post-transitional6Eligible at soc7Instrument8as of most recent9Par value of inst10Accounting class11Original date of12Perpetual or dat13Original math14Issuer call subjet0Optional call15amount16Subsequent17Fixed or float18Coupons/dividet19Existence of20Fully discret21Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertibl25If convertibl26If convertibl27If convertibl28If write-down feat31If write-down33If write-down34Type of subordiar35instrument type36Non-compliant37If yes, specify nProspectus / Bat	g law(s) of the instrument	Ontario and Canada	Ontario and Canada	Canada
instruments gov Regulatory treat A Transitional 5 Post-transiti 6 Eligible at so 7 Instrument Amount recogn 8 as of most recen 9 Par value of ins 10 Accounting class 11 Original date of 12 Perpetual or da 13 Original mat 14 Issuer call subje 0ptional call 15 amount 16 Subsequent <i>Coupons/divide</i> 17 Fixed or float 18 Coupon rate 19 Existence of 20 Fully discret 21 Existence of 20 Fully discret 21 Existence of 22 Noncumulat 23 Convertible or 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subording 35 instrument type 36 Non-compliant 37 If yes, specify n Prospectus / Bas	which enforceability requirement of Section 13 of			
Regulatory tree4Transitional5Post-transitional6Eligible at so7InstrumentAmount recogn8as of most recen9Par value of ins10Accounting class11Original date of12Perpetual or da13Original mate14Issuer call subje0Optional cal15amount16Subsequent17Fixed or float18Coupons/divide19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertibl25If convertibl26If convertibl27If convertibl30Write-down feat31If write-dow32If write-dow33If write-dow34Type of subordin35instrument type36Non-compliant37If yes, specify nProspectus / Bas	erm Sheet is achieved (for other TLAC-eligible			
4 Transitional 5 Post-transitional 6 Eligible at somo transitional 7 Instrument Amount recogn as of most recenter 9 Par value of instrument 10 Accounting class 11 Original date of 12 Perpetual or date 13 Original mate 14 Issuer call subje 0 Optional cal 15 amount 16 Subsequent 17 Fixed or float 18 Coupons/divide 19 Existence of 20 Fully discret 21 Existence of 22 Noncumulat 23 Convertible or 24 If convertible 25 If convertible 26 If convertible 27 If convertible 30 Write-down feat 31 If write-dow 32 If write-dow 33 If write-dow 34 Type of subordir	ts governed by foreign law)	Contractual	Contractual	Contractual
5 Post-transiti 6 Eligible at so 7 Instrument Amount recogn as of most recent 9 Par value of ins 10 Accounting class 11 Original date of 12 Perpetual or date 13 Original mate 14 Issuer call subje 0ptional cal amount 16 Subsequent <i>Coupons/divide</i> 17 17 Fixed or float 18 Coupon rate 19 Existence of 20 Fully discret 21 Existence of 22 Noncumulat 23 Convertible or 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 30 Write-down feat 31 If write-dow 32 If write-dow 33 If write-dow 34 Type of subordir		N/A	N/A	N/A
6 Eligible at so 7 Instrument Amount recogn as of most recent 9 Par value of ins 10 Accounting class 11 Original date of 12 Perpetual or dat 13 Original math 14 Issuer call subje 0 Optional cal 15 amount 16 Subsequent 17 Fixed or float 18 Coupons/divide 19 Existence of 20 Fully discret 21 Existence of 22 Noncumulat 23 Convertible or 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 30 Write-down feat 31 If write-dow 32 If write-dow 33 If write-dow 34 Type of subordir 96 Non-compliant <	ransitional Basel III rules	N/A	N/A	N/A
7Instrument8as of most record9Par value of ins10Accounting class11Original date of12Perpetual or da13Original mate14Issuer call subje0Optional cal15amount16Subsequent17Fixed or float18Coupons/divide19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertible25If convertible26If convertible27If convertible28If convertible30Write-down feat31If write-dow33If write-dow34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas	e at solo/group/group&solo	N/A	N/A	N/A
Amount recogn8as of most recent9Par value of ins10Accounting class11Original date of12Perpetual or da13Original mate14Issuer call subje0Optional cal15amount16Subsequent17Fixed or float18Coupons/divide19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertible25If convertible26If convertible27If convertible30Write-down feat31If write-dow32If write-dow34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8 as of most recent 9 Par value of ins 10 Accounting class 11 Original date of 12 Perpetual or date 13 Original mate 14 Issuer call subjet 0 Optional call 15 amount 16 Subsequent Coupons/dividet 17 17 Fixed or float 18 Coupon rate 19 Existence of 20 Fully discret 21 Existence of 22 Noncumulat 23 Convertible or 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 If convertible 30 Write-down feat 31 If write-dow 32 If write-dow 33 If write-dow 34 Type of subordir 9 Position in subot 35	ecognised in regulatory capital (Currency in millions,			
9Par value of ins10Accounting class11Original date of12Perpetual or da13Original mail14Issuer call subje0ptional cal15amount16SubsequentCoupons/divide17Fixed or float18Coupon rate19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertibl25If convertibl26If convertibl27If convertibl30Write-down feat31If write-dow32If write-dow34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas	recent reporting date)	N/A	N/A	N/A
11Original date of12Perpetual or dat13Original mat14Issuer call subjetOptional cal15amount16SubsequentCoupons/dividet17Fixed or float18Coupon rate19Existence of20Fully discrett21Existence of22Noncumulat23Convertible or24If convertibl25If convertibl26If convertibl27If convertibl28If convertibl30Write-down feat31If write-down32If write-down33If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bat		CAD2,000	EUR1,000	USD750
11Original date of12Perpetual or dat13Original mat14Issuer call subjetOptional cal15amount16SubsequentCoupons/dividet17Fixed or float18Coupon rate19Existence of20Fully discrett21Existence of22Noncumulat23Convertible or24If convertibl25If convertibl26If convertibl27If convertibl28If convertibl30Write-down feat31If write-down32If write-down33If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bat	ng classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
13Original math14Issuer call subje Optional call amount15amount16Subsequent Coupons/divide17Fixed or float I818Coupon rate19Existence of 2020Fully discret21Existence of 2223Convertible or 2424If convertibl 2525If convertibl 2628If convertibl 2729If convertibl 3031If write-down feat 3131If write-down 1f tempo 3434aType of subordir Position in subot 3537If yes, specify n37If yes, specify nProspectus / Bat	late of issuance	18-Dec-2023	12-Apr-2024	4-Jun-2024
14 Issuer call subjet 0ptional call 15 amount 16 Subsequent 17 Fixed or float 18 Coupons/divide 19 Existence of 20 Fully discret 21 Existence of 22 Noncumulat 23 Convertible or 24 If convertibl 25 If convertibl 26 If convertibl 27 If convertibl 28 If convertibl 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordir 9 Non-compliant 37 If yes, specify n 36 Non-compliant 37 If yes, specify n	l or dated	Dated	Dated	Dated
Optional cal15amount16Subsequent17Fixed or float18Coupons/divide19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertibl25If convertibl26If convertibl27If convertibl30Write-down feat31If write-dow32If write-dow33If write-dow34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas	al maturity date	18-Dec-2028	12-Apr-2027	4-Jun-2027
Optional cal15amount16Subsequent17Fixed or float18Coupons/divide19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertibl25If convertibl26If convertibl27If convertibl30Write-down feat31If write-dow32If write-dow33If write-dow34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas		at par on or after Nov 18,		
15amount16Subsequent17Fixed or float18Coupons/divide19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertible25If convertibl26If convertibl27If convertibl30Write-down feat31If write-down32If write-down33If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bat	l subject to prior supervisory approval	2028	N/A	N/A
16 Subsequent Coupons/divide 17 Fixed or float 18 Coupon rate 19 Existence of 20 Fully discret 21 Existence of 22 Noncumulat 23 Convertible or 24 If convertible 25 If convertibl 26 If convertibl 27 If convertibl 28 If convertibl 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordir Position in subot 35 35 instrument type 36 Non-compliant 37 If yes, specify n Prospectus / Bat Prospectus / Bat	nal call date, contingent call dates and redemption	at par on or after Nov 18,		
Coupons/divide17Fixed or float18Coupon rate19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertible25If convertible26If convertibl27If convertibl28If convertibl30Write-down feat31If write-down33If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas	auant call datas, if annliashla	2028	N/A	N/A N/A
17Fixed or float18Coupon rate19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertible25If convertible26If convertible27If convertible28If convertible30Write-down feat31If write-down32If write-down33If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas	quent call dates, if applicable	N/A	N/A	N/A
18Coupon rate19Existence of20Fully discret21Existence of22Noncumulat23Convertible or24If convertible25If convertible26If convertible27If convertible28If convertible29If convertible30Write-down feat31If write-down32If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas	or floating dividend/coupon	Fixed	Floating	Fixed
19 Existence of 20 Fully discret 21 Existence of 22 Noncumulat 23 Convertible or 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 If convertible 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordir Position in subordir Position in subordir 35 instrument type 36 Non-compliant 37 If yes, specify n	on rate and any related index	4.537%.	3m EURIBOR + 47 bps	5.370%
20Fully discret21Existence of22Noncumulat23Convertible or24If convertible25If convertible26If convertible27If convertible28If convertible29If convertible30Write-down fee31If write-down32If write-down33If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas	nce of a dividend stopper	4.55770. No	No	No
21Existence of22Noncumulat23Convertible or r24If convertible25If convertibl26If convertibl27If convertibl28If convertibl29If convertibl30Write-down feat31If write-down32If write-down33If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas	liscretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
22Noncumulat23Convertible or 124If convertible25If convertibl26If convertibl27If convertibl28If convertibl29If convertibl30Write-down feat31If write-down32If write-down33If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify n	nce of a step up or other incentive to redeem	No	No	No
24 If convertibl 25 If convertibl 26 If convertibl 27 If convertibl 28 If convertibl 29 If convertibl 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordir 9 Position in subordir 35 instrument type 36 Non-compliant 37 If yes, specify n	imulative or cumulative	Cumulative	Cumulative	Cumulative
25If convertibl26If convertibl27If convertibl28If convertibl29If convertibl30Write-down fea31If write-down32If write-down33If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Base	le or non-convertible	Non-convertible	Non-convertible	Non-convertible
26If convertibl27If convertibl28If convertibl29If convertibl30Write-down fea31If write-down32If write-down33If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas	vertible, conversion trigger (s)			
27If convertible28If convertible29If convertible30Write-down feat31If write-down32If write-down33If write-down34If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Base	vertible, fully or partially			
28If convertible29If convertible30Write-down feat31If write-down32If write-down33If write-down34If write-down34Type of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Bas	vertible, conversion rate			
29If convertible30Write-down feat31If write-down32If write-down33If write-down34Type of subordir34aType of subordir35instrument type36Non-compliant37If yes, specify nProspectus / Base	vertible, mandatory or optional conversion			
30 Write-down fea 31 If write-down 32 If write-down 33 If write-down 34 If write-down 34 Type of subordir 35 instrument type 36 Non-compliant 37 If yes, specify n Prospectus / Base	vertible, specify instrument type convertible into			
31 If write-dow 32 If write-dow 33 If write-dow 34 If write-dow 34 mechanism 34a Type of subordir 90sition in subordir Position in subordir 35 instrument type 36 Non-compliant 37 If yes, specify n Prospectus / Base	vertible, specify issuer of instrument it converts into			
32 If write-dow 33 If write-dow 34 If write-dow 34 Type of subordir 34a Type of subordir 90 Position in subordir 35 instrument type 36 Non-compliant 37 If yes, specify n Prospectus / Base		No	No	No
33 If write-dow If tempo 34 If tempo 34 Type of subordir 90 Position in subordir 35 instrument type 36 Non-compliant 37 If yes, specify n Prospectus / Base	e-down, write-down trigger (s)			
If tempo 34 mechanism 34a Type of subordir Position in subo instrument type 36 Non-compliant 37 If yes, specify n Prospectus / Bas	e-down, full or partial			
34 mechanism 34a Type of subordir Position in subordir Position in subordir 35 instrument type 36 Non-compliant 37 If yes, specify n Prospectus / Base	e-down, permanent or temporary			
34a Type of subordir Position in subo 35 instrument type 36 Non-compliant 37 If yes, specify n Prospectus / Bas	emporary write-down, description of write-down n			
Position in subo 35 instrument type 36 Non-compliant 37 If yes, specify n Prospectus / Bas		Exemption from	Exemption from	Exemption from
Position in subo 35 instrument type 36 Non-compliant 37 If yes, specify n Prospectus / Bas	bordination	subordination	subordination	subordination
36 Non-compliant 37 If yes, specify n Prospectus / Bas	n subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
37 If yes, specify n Prospectus / Ba	t type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
Prospectus / Ba	pliant transitioned features	No	No	No
	cify non-compliant features	N/A	N/A	N/A
Supplement to I	s / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	<u>NIP Prospectus – July 14,</u> <u>2023</u>	USD Prospectus - May 26
Supplement to i	nt to Base Shelf Prospectus (if applicable)	<u>N/A</u>	NIP Prospectus Supplement – Feb 27, 2024	USD Prospectus Suppleme May 26 22
Dulaina Coursel out	oplement (if applicable)	CAD Senior Term Sheet - Dec	Final Terms – Series 374 NIP	Pricing Suppl Series H US

\$ millior	ns 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 capi
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	US06368L3M61	US06368L3L88	XS2837778559
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
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N/ / A	N/ A	NI (A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	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
15		4-Juli-2027	at par on or after April 4,	10-001-2028
14	Issuer call subject to prior supervisory approval	N/A	2031	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	at par on or after April 4, 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
23	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
24	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)			
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	USD Prospectus - May 26 22	USD Prospectus - May 26 22	<u>NIP Prospectus – July 14, 20</u>
	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 Supplement (if applicable)	Pricing Suppl Series H USD	Pricing Suppl Series H USD	Final Terms – Series 381 NI

million	s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not included in regulatory
		included in regulatory capital	included in regulatory 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)	AU3FN0089298	AU3CB0310803	XS2856789511
3	Governing law(s) of the instrument	New South Wales, Ontario and Canada	New South Wales, Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
4	Post-transitional Basel III rules	N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in millions,	Other TLAC Instrument	Other TLAC Instrument	Other TLAC Instrument
8	as of most recent reporting date)	N/A	N/A	N/A
8	Par value of instrument	AUD600	AUD150	EUR1,000
9 10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
10	Original date of issuance	27-Jun-2024	27-Jun-2024	10-Jul-2024
11	Perpetual or dated	Dated	Dated	Dated
	· · ·			
13	Original maturity date	27-Jun-2029	27-Jun-2029	10-Jul-2030
14	Issuer call subject to prior supervisory approval	N/A	N/A	at par on or after July 10 2029
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	at par on or after July 10 2029
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	3mBBSW + 127bps	5.338%	3.750%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
20	If convertible, mandatory or optional conversion			
27	If convertible, specify instrument type convertible into			
28	in convertible, specify instrument type convertible into			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
55	If temporary write-down, description of write-down			
34	mechanism	For mostion for the	Evented for the	For model of the
24	Turn of sub-andiration	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
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	AUD Information Memorandum - Aug 24 21	AUD Information Memorandum - Aug 24 21	<u>NIP Prospectus – July 1</u> <u>2023</u>
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	<u>N/A</u>	<u>NIP Prospectus Suppleme</u> May 29, 2024
		1		iviay 23, 2024

	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	Ballk Of Wolftlear	Ballk Of MOntreal	Ballk of Wolftreal
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
1	Regulatory treatment	N/A	NI/A	NI/A
4	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5		N/A 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	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in millions,		Other TLAC Instrument	Other ILAC Instrument
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
	Coupons/dividends			
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	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
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			-
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
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	<u>N/A</u>	USD Prospectus - May 26 22 USD Prospectus Supplement -	USD Prospectus - May 26
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	<u>USD Prospectus Supplement -</u> May 26 22	USD Prospectus Supplemen May 26 22
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jul	Pricing Suppl Series H USD	Pricing Suppl Series H US

	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 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	US06368L8L34	US06368MFW91	US06368MJG06
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
За	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 millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD800	USD500	USD750
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	10-Sep-2024	11-Dec-2024	27-Jan-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Sep-2030	11-Dec-2026	27-Jan-2029
		at par on or after	at par on or after	at par on or after Januar
14	Issuer call subject to prior supervisory approval	September 10, 2029	December 11, 2025	27, 2028
	Optional call date, contingent call dates and redemption	at par on or after	at par on or after	at par on or after Januar
15	amount	September 10, 2029	December 11, 2025	27, 2028
16	Subsequent call dates, if applicable Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	4.640%	4.588%	5.004%
19	Existence of a dividend stopper	4.840‰ No	4.588% No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
~ •	If temporary write-down, description of write-down			
34	mechanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	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	USD Prospectus - May 26
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - May 26 22	USD Prospectus Suppleme May 26 22
		Pricing Suppl Series H USD	Pricing Suppl Series H USD	Pricing Suppl Series H US
	Pricing Supplement (if applicable)			

	ns except as noted)	Included in TLAC not included in regulatory
		capital
4	lasuas	Deals of Mantanal
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal
2	private placement)	US06368MJH88
2		New York, Ontario and
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	
	instruments governed by foreign law)	Contractual
	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,	
8	as of most recent reporting date)	N/A
9	Par value of instrument	USD300
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	27-Jan-2025
12 13	Perpetual or dated	Dated
15	Original maturity date	27-Jan-2029 at par on or after Januar
14	Issuer call subject to prior supervisory approval	27, 2028
14	Optional call date, contingent call dates and redemption	at par on or after Januar
15	amount	27, 2028
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	SOFR Index + 86bps
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	
28		
29	If convertible, specify issuer of instrument it converts into	
30	Write-down feature	No
31	If write-down, write-down trigger (s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary If temporary write-down, description of write-down	
34	If temporary write-down, description of write-down	
54		Exemption from
34a	Type of subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
_	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26
		USD Prospectus Suppleme
	Supplement to Base Shelf Prospectus (if applicable)	May 26 22

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	194019769	198432458	207873667
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	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 110	EUR 10	2 Liebility fairvalue ention
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-Feb-2019	Liability - fair value option 25-Apr-2019	Liability - fair value option 12-Nov-201
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Feb-2049	25-Apr-2039	12-Nov-203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	15-Feb-24	At Par on 25-Apr-2029	On 12-Nov-2021
16	Subsequent call dates, if applicable	February 15 in each year commencing February 15 2024 up to but excluding the maturity date	N/A	On the 12th day of November of each year, commencing on 12 November 2021, up to and excluding the maturity date
17	Coupons/dividends	Fixed	Fixed	Eived
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 5.05% accrual rate	Fixed 1.60%	Fixed 3.32%
18 19	Existence of a dividend stopper	No	1.60%	3.32%
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement -	NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -
	Pricing Supplement (if applicable)	N/A	<u>Feb 28, 2019</u>	<u>Aug 28, 2019</u>
		Final Terms - Series 188 NIP	Final Terms - Series 191 NIP	Final Terms - Cusip: 207873667

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	208106023	209220407	06367WTR4
2		208100023	209220407	00307101114
			Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable 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		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 260		USD 20
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Nov-2019	20-Dec-2019	27-Dec-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Nov-2059	20-Dec-2034	27-Dec-2049
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	On 07 Nov 0024	On 20 Dec 2024	0- 27 Dec 2022
15	redemption amount / Initial maturity	On 27-Nov-2024	On 20-Dec-2021	On 27-Dec-2022
16	Subsequent call dates, if applicable	On November 27 of each year	On December 20 of each year, beginning on December 20, 2021	On December 27 of each year
47	Coupons/dividends	Eine d	Eine d	Else d
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 4.02% accrual rate	Fixed 3 25%	Fixed Zero coupon, 3.64% accrual ra
19	Existence of a dividend stopper	No	No 5.2370	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism			-
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Offering Circular - Jul 11, 20	<u>NIP Offering Circular - Jul 11, 20</u>	1N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - Cusip: 208106023	Final Terms - Cusip: 209220407	Final Terms - Cusip: 06367WTR4

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ mmon	sexcept as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included ir regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	040047055	010700100	04070054
2	for private placement)	213347055	213729462	21372951
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
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 100	USD 20	USD 50
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	12-Mar-2020 Dated	17-Mar-2020 Dated	17-Mar-2020 Dated
12	Original maturity date / Final maturity	Dated 12-Mar-2060	Dated 17-Mar-2060	
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	12-Mar-2020	17-Mar-2021	17-Mar-2021
16	Subsequent call dates, if applicable	March 12 of each year, commencing March 12, 2021 up to and excluding the maturity date	March 17 of each year, commencing March 17, 2021 up to and excluding the maturity date	March 17 of each year, commencing March 17, 2021 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, 3.44% accrual rate	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
29 30	Write-down feature	No	No	No
30 31	If write-down, write-down trigger (s)			
31	If write-down, write-down trigger (s)			
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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form		·	
	Prospectus	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus - July 11, 2013 NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)		Final Terms - Cusip: 213729462	

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		2	
2	for private placement)	213318497	06367WYB3	215650740
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
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	Connactual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
8 9	Par value of instrument	USD 150	USD 10	USD 120
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	18-Mar-2020	24-Mar-2020	-
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Mar-2060	24-Sep-2032	28-Apr-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	18-Mar-2021	At par on 24-Jun-2020	28-Apr-2025
		March 18 of each year, commencing March 18, 2021 up	At par on March 24, June 24, September 24 and December 24 of each year, commencing June	commencing April 28, 2025 up
10	Subsequent call datas, if applicable	to and excluding the maturity date	24, 2020 up to and excluding the maturity date	to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	uale		date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.40% accrual rate		Zero coupon, 4.00% 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			
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>	<u> </u>
24	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
348	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
35	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	NIP Prospectus - July 11, 2019	N/A	NIP Offering Circular - Jul 11, 20
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	MTN Prospectus Supplement	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 213318497	Final Terms - Cusip: 06367WYB3	Final Terms - Cusip: 215650740

	<pre>stures Of Regulatory Capital Instruments s except as noted)</pre>			
(\$ millior	s except as noted)			
			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	216902925	216947900	21800442
2	for private placement)	216803825	216847890	218004423
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			Contracta
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50	USD 40	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4-May-2020	5-May-2020	26-May-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-May-2060	5-May-2060	26-May-203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	4-May-21	5-Mav-21	At par on 26-May-2021
15			0 may 21	
		May 4 in each year,	May 5 in each year,	At par May 26 in each year,
		commencing on May 4, 2021 up	commencing on May 5, 2021 up	commencing on May 26, 2021
		commencing on May 4, 2021 up to and excluding the maturity	commencing on May 5, 2021 up to and excluding the maturity	commencing on May 26, 2021 up to and including the maturity
16	Subsequent call dates, if applicable	commencing on May 4, 2021 up	commencing on May 5, 2021 up	commencing on May 26, 2021
	Coupons/dividends	commencing on May 4, 2021 up to and excluding the maturity date	commencing on May 5, 2021 up to and excluding the maturity date	commencing on May 26, 2021 up to and including the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing on May 4, 2021 up to and excluding the maturity date Fixed	commencing on May 5, 2021 up to and excluding the maturity date Fixed	commencing on May 26, 2021 up to and including the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing on May 4, 2021 up to and excluding the maturity date Fixed	commencing on May 5, 2021 up to and excluding the maturity date Fixed	commencing on May 26, 2021 up to and including 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 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	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 23 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If write-down, full or partial If write-down, full or partial If temporary write-down, description of write- down mechanism Type of subordination	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A P/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 Non-compliant transitioned features If yes, specify non-compliant features If yes, specify non-compliant features	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027i No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.0270 No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 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 on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027t No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 Non-compliant transitioned features If yes, specify non-compliant features If yes, specify non-compliant features	commencing on May 4, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 5, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.73% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing on May 26, 2021 up to and including the maturity date Fixed 0.027 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DGL2	218051375	217447976
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
-	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A N/A
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 USD 50	N/A
9	Par value of instrument	2 Liphility fair value aption		USD 65
10	Accounting classification	Liability - fair value option	Liability - fair value option 2-Jun-2020	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	29-May-2020 Dated	Dated	3-Jun-2020 Dated
12	Original maturity date / Final maturity	29-May-2027	2-Jun-2060	
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-May-2021	2-Jun-21	
16	Subsequent call dates, if applicable	At par on November 29, 2021; May 29, 2022; November 29, 2022; May 29, 2023; November 29, 2023; May 29, 2024; November 29, 2024; May 29, 2025; November 29, 2025; May 29, 2026; November 29, 2026	June 2 in each year, commencing on June 2, 2021 up to and excluding the maturity date	June 3 in each year, commencing on June 3, 2025 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%-2.50%	Zero coupon, 3.71% accrual rate	Zero coupon, 3.57% accrual rate
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial		1	1
33	If write-down, permanent or temporary		1	
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement -	NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement -
	Supprement to dase snen Prospectus (II applicable)	N/A	<u>Aug 28, 2019</u>	<u>Aug 28, 2019</u>
	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:

	tures Of Regulatory Capital Instruments s except as noted)			
ŞTIIIIIOIN	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)	218587763	218741037	06368DGQ1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
50	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 50	USD 50	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Jun-2020	10-Jun-2020	11-Jun-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Jun-2060	10-Jun-2060	11-Jun-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	9-Jun-21	10-Jun-21	At par on 11-June-2021
16	Subsequent call dates, if applicable Coupons/dividends	June 9 in each year, commencing on June 9, 2021 up to and excluding the maturity date	June 10 in each year, commencing on June 10, 2021 up to and excluding the maturity date	At par on December 11, 2021; June 11, 2022; December 11, 2022; June 11, 2023; December 11, 2023; June 11, 2024; December 11, 2024; June 11, 2025; December 11, 2025; June 11, 2026; December 11, 2026; June 11, 2027; December 11, 2027; June 11, 2028; December 11, 2028; June 11, 2029; December 11, 2029
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.60% accrual rate	Zero coupon, 3.65% accrual rate	0.02
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	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				
20	the second state of the se			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	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	If convertible, specify issuer of instrument it converts into Write-down feature			
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 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			
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	No	No	No
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
29 30 31 32 33 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Exemption from subordination Pari pasu to Deposit Liabilities No 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

(C million	tures Of Regulatory Capital Instruments				
(\$ minioh	is except as noted)				
		Included in TLAC not included	Included in TLAC not included in	Included in TLAC not included	Included in TLAC not included
		in regulatory capital		in regulatory capital	in regulatory capital
1	Issuer	BMO	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DGT5	06368DGW8	06368DHA5	06368DGZ1
2		003080913	00308DGW8	00500DHA5	00506DG21
		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
3	Governing law(s) of the instrument	therein	of Canada applicable 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	N/A	N/A	N/A	N/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A		N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25	40	10.2	1.134
10	Accounting classification	Liability - fair value option 19-Jun-2020	Liability - fair value option 24-Jun-2020	Liability - fair value option 2-Jul-2020	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	Dated	Dated 24-Jun-2020	2-Jul-2020 Dated	2-Jul-2020 Dated
12	Original maturity date / Final maturity	19-Jun-2030	24-Jun-2030	2-Jul-2030	2-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	At par on 19-June-2021	At par on 24-June-2021	At par on 2-July-2021	2-Jul-2021
					January 02, 2022; July 02,
		At par on December 19, 2021;			2022; January 02, 2023; July
		June 19, 2022; December 19,	At par on December 24, 2021;	At par on January 02, 2022;	02, 2023;
		2022; June 19, 2023;	June 24, 2022; December 24,	July 02, 2022; January 02,	January 02, 2024; July 02,
		December 19, 2023; June 19,	2022; June 24, 2023;	2023; July 02, 2023;	2024; January 02, 2025; July
		2024; December 19, 2024;	December 24, 2023; June 24,	January 02, 2024; July 02,	02, 2025;
			2024; December 24, 2024; June		January 02, 2026; July 02,
		2025; June 19, 2026;		02, 2025; January 02, 2026;	2026; January 02, 2027; July
				July 02, 2026; January 02,	02, 2027;
		2027; December 19, 2027;	2026; June 24, 2027; December		January 02, 2028; July 02,
		June 19, 2028; December 19,	24, 2027; June 24, 2028;	02, 2028; July 02, 2028;	2028; January 02, 2029; July
16	Subcoquent call dates, if applicable	2028; June 19, 2029; December 19, 2029	December 24, 2028; June 24, 2029; December 24, 2029	January 02, 2029; July 02, 2029; January 02, 2030	02, 2029; January 02, 2030
16	Subsequent call dates, if applicable Coupons/dividends	December 19, 2029	2029, December 24, 2029	2029, January 02, 2030	January 02, 2030
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		2.10%-2.50%		Zero coupon, 2.00% accrual ra
19	Endealer of a study of a second second second	No	No	No	No
	Existence of a dividend stopper	110			NU
	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	No	No	Mandatory No
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	No Cumulative	No Cumulative	Mandatory No Cumulative
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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, conversion rate If convertible, surper or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 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, 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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, 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 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, sourcesion 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, 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 N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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 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, sourcesion 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, 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 N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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 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, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	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 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, conversion rate If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial Type of subordination Position in subordination hierarchy in liquidation (specify	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A NA NA No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a 35	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A NA NA No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	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 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A NA NA No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate 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 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 NA NA NA NA NA NA NA NA NA NO Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A NA NA No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NA Exemption from subordination Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up 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, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NA NA NA NA NA NA NA NA NA NO Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A 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 No N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A 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 No N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments				
	s except as noted)	in regulatory capital	Included in TLAC not included in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		000044000	000054070	000404404
2	for private placement)	06368DHD9	220014908	220051676	220484181
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A		51/A	N1/A
4	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.832	USD 50	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	7-Jul-2020	8-Jul-2020	9-Jul-2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	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	At par on 7-July-2021	8-Jul-21	9-Jul-21	15-Jul-21
16	Subsequent call dates, if applicable	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	July 15 in each year, commencing on July 15, 2021 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.20-1.65%			Zero coupon, 3.19% 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
25					
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				<u> </u>
20		N/A	N/A	N/A	N/A
29	into Write down footure	N/A No	N/A No	N/A No	N/A No
30 31	Write-down feature If write-down, write-down trigger (s)				
31	If write-down, write-down trigger (s) If write-down, full or partial		1		
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
5-14					
	Position in subordination hierarchy in liquidation (specify				,
35	instrument type immediately senior to instrument)				Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A			NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	<u>Final Terms - Cusip:</u> 06368DHD9	Final Terms - Cusip: 220014908	<u>Final Terms - Cusip:</u> 220051676	<u>Final Terms - Cusip:</u> 220484181_

	atures Of Regulatory Capital Instruments				
(\$ million	ns 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	in regulatory capital
1	Issuer	BMO	BMO	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DHF4	06368DHJ6	06368DHK3	06368DHP2
		Drawings of Ontaria and the	Drawings of Ontaria and the	Drawings of Ontaria and the	Drawings of Optonia 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				
<u> </u>	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
<u> </u>	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	6.185	2.5	4.332	25
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	17-Jul-2020 Dated	20-Jul-2020 Dated	21-Jul-2020 Dated	21-Jul-2020 Dated
12	Original maturity date / Final maturity	17-Jul-2032	20-Jul-2026	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	At par on 17-July-2021	At par on 20-July-2021	At par on 21-July-2021	At par on 21-July-2021
		At par on January 17, 2022;			
		July 17, 2022; January 17,			
		2023; July 17, 2023;			
		January 17, 2024; July 17,		At par on January 21, 2022;	At par on January 21, 2022;
		2024; January 17, 2025; July 17, 2025; January 17, 2026;		July 21, 2022; January 21, 2023; July 21, 2023;	July 21, 2022; January 21, 2023; July 21, 2023;
		July 17, 2026; January 17, 2026,		January 21, 2024; July 21,	January 21, 2024; July 21,
		2027; July 17, 2027; January		2024; January 21, 2025; July	2024; January 21, 2025; July
		17, 2028; July 17, 2028;	At par on January 20, 2022;	21, 2025; January 21, 2026;	21, 2025; January 21, 2026;
		January 17, 2029; July 17,	July 20, 2022; January 20,	July 21, 2026; January 21,	July 21, 2026; January 21,
		2029; January 17, 2030; July 17, 2030; January 17, 2031;	2023; July 20, 2023; January 20, 2024; July 20,	2027; July 21, 2027; January 21, 2028; July 21, 2028;	2027; July 21, 2027; January 21, 2028; July 21, 2028;
		July 17, 2030; January 17, 2031; January 17,	2024; January 20, 2024; July 20, 2024; July	January 21, 2029; July 21,	January 21, 2029; July 21,
16	Subsequent call dates, if applicable	2032	20, 2025; January 20, 2026	2029; January 21, 2030	2029; January 21, 2030
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.60-3.00%		1.75-2.20%	0.02
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	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 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional conversion	110/71	110/71	110/71	110/71
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32 33	If write-down, full or partial If write-down, permanent or temporary				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
		1			
34	down mechanism				
		Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34 34a	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify				
34 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	Pari pasu to Deposit Liabilities
34 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 No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilitie: No
34 34a 35	down mechanism Type of 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	Pari pasu to Deposit Liabilitie:
34 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	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilitie: No
34 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	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilitie: No
34 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 N/A	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A
34 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	Pari pasu to Deposit Liabilities No N/A
34 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 N/A	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A
34 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 N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A N/A	Pari pasu to Deposit Liabil No N/A N/A N/A

	tures Of Regulatory Capital Instruments s except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BINO	BINIO	BINO
2	for private placement)	220886930	220934209	06368DHL1	06367WX73
		Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3 3a	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	N/A	N/A
4	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50	USD 50		USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Jul-2020		30-Jul-2020	31-Jul-2020
12	Perpetual or dated	Dated	Dated 27 Jul 2000	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	24-Jul-2060 Yes	27-Jul-2060 Yes	30-Jul-2025 Yes	31-Jul-2025 Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	24-Jul-21	27-Jul-21	At par on 30-July-2021	At par on 31-January-2022
16	Subsequent call dates, if applicable Coupons/dividends	July 24 in each year, commencing on July 24, 2021 up to and excluding the maturity date	July 27 in each year, commencing on July 27, 2021 up to and excluding the maturity date	At par on January 30, 2022; July 30, 2022; January 30, 2023; July 30, 2023; January 30, 2024; July 30, 2024; January 30, 2025	At par on each January 31 and July 31, commencing on January 31, 2022.
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.03% accrual ra		1.00%
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 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
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it converts	N/A	NI/A	NI/A	NI/A
29 30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
04d					
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 16, 2020	NIP Prospectus - July 16, 2020	N/A	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:	Final Terms - Cusip:
	n new Sabhement (n abhicanic)	<u>220886930</u>	<u>220934209</u>	<u>06368DHL1</u>	<u>06367WX73</u>

	itures Of Regulatory Capital Instruments is 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	lssuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06367WX81	06367WZ48	06368DHT4	06367WZ89
			Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
-	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in	Other TEAC Institutient	Other TEAC Instrument	Other TEAC Institutient	
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 20.97	USD 10		USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Jul-2020	31-Jul-2020	4-Aug-2020	6-Aug-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Jul-2025	31-Jul-2035	4-Aug-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 30-July-2021	At par on 31-October-2020	At par on 4-August-2021	On 6-February-2022
16	Subsequent call dates, if applicable	At par on each January, April, July and October, commencing on July 30, 2021.	At par on each January 31 , April 30, July 31, and October 31 of each year, commencing on October 31, 2020.	At par on each August and February 4, commencing August 4, 2021 up to and excluding the maturity date	On each August and Februar 6, commencing February 6, 2022 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00% - 1.50%		1.70 - 2.10%	1.009
19	Existence of a dividend stopper	No	No	No	No
	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 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 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				
1	in convertible, specify issuer of instrument it converts				IN1/A
	into	N/A	N/A	N/A	N/A
30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
30 31	into Write-down feature If write-down, write-down trigger (s)				
30 31 32	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial				
30 31	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary				
30 31 32 33	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-				
30 31 32 33 34	into Write-down feature If write-down, write-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	No
30 31 32 33	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination		No		No
30 31 32 33 34 34a	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination	No Exemption from subordinatio
30 31 32 33 34 34a 35	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordinatio Pari pasu to Deposit Liabilitie
30 31 32 33 34 34a 34a 35 36	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordinatic Pari pasu to Deposit Liabilitie No
30 31 32 33 34 34a 35 35 36 37	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordinatio Pari pasu to Deposit Liabilitie
30 31 32 33 34 34a 35 36 37	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilitie No N/A
30 31 32 33 34 34a 35 36 37	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordinatio Pari pasu to Deposit Liabilitie No

	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	Included in TLAC not included in regulatory capital
1	lssuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DHU1	06368DHV9	06368DHW7	06368DHX5
		Province of Ontario and the laws		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	of Canada applicable therein	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6 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				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5		1	2.5
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	10-Aug-2020	13-Aug-2020		21-Aug-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Aug-2028	13-Aug-2025	18-Aug-2029	21-Aug-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-August-2021	At par on 13-August-2021	At par on 18-August-2021	At par on 21-August-2021
		At par on each August and February 10, commencing August 10, 2021 up to and	At par on each August and February 13, commencing August 13, 2021 up to and	At par on each August and February 18, commencing August 18, 2021 up to and	At par on each August and February 21, commencing August 21, 2021 up to and
16	Subsequent call dates, if applicable	excluding the maturity date			
-	Coupons/dividends	,	, <u> </u>	, <u> </u>	, ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.40 - 1.70%		1.25 - 2.10%	1.55%
19	Existence of a dividend stopper	No	No	No	No
	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		l	l	
	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)		Į	ļ	
32	If write-down, full or partial		l	ļ	
33	If write-down, permanent or temporary		l	ļ	
	If temporary write-down, description of write-				
	down mechanism		l	<u> </u>	
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Decition in subordination biogenety in the identical in the				
25	Position in subordination hierarchy in liquidation (specify	Dari populto Danasit Listiliti	Pori populto Departiti Liskilli	Pari populto Departiti interne	Dari populta Danasit Lishiiti
35	instrument type immediately senior to instrument)	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				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DHU	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments s except as noted)				
(\$ minori	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DHY3	221504682	222463700	06368DJD
3		Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3 3a	Governing law(s) of the instrument Means by which enforceability requirement of Section 13				
54	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		USD 330	50	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Aug-2020	27-Aug-2020	28-Aug-2020	1-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Aug-2030	27-Aug-2060	28-Aug-2035	1-Sep-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 26-August-2021	27-Aua-25	At par on 28-August-2022	1-Sep-2
16	Subsequent call dates, if applicable Coupons/dividends	At par on each August and February 26, commencing August 26, 2021 up to and excluding the maturity date	Each August 27, commencing August 27, 2025 up to and excluding the maturity date.	Each August 28, commencing August 28, 2022 up to and excluding the maturity date.	Each September and March 1, commencing September 1, 2021 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero Coupon, 2.74%		Zero Coupon, 1.37%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
24	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	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	For any first for the state			Formation (
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordinatio
25	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Doposit Lishilitian	Pari pasu to Deposit Liabilities	Pari pasu to Doposit Lishilitian	Pari pagu to Doposit Lichilitia
35 36	instrument type immediately senior to instrument)				
	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A NIP Offering Circular - July 16,	N/A 2020
	Supplement to Base Shelf Prospectus (if applicable)		<u>en - Ononing Onouldi - July 10.</u>	<u>run Ononing Onouldi - July 10,</u>	
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 2215046	Final Terms - CUSIP: 2224637	Final Terms - CUSIP: 06368

	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 include in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DJG0	06368DJM7	06368DJF2	06368DJL
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	N/A	N/A	N/A	N/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10		6.2	
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	3-Sep-2020	3-Sep-2020	4-Sep-2020	4-Sep-20
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Sep-2030	3-Sep-2027	4-Sep-2032	4-Sep-203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	3-Sep-21	3-Sep-21	4-Sep-21	4-Sep-
		Each September and March 3, commencing September 3, 2021 up to and excluding the	Each September and March 3, commencing September 3, 2021 up to and excluding the	Each September and March 4, commencing September 4, 2021 up to and excluding the	Each September and March 4, commencing September 2021 up to and excluding th
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Zero Coupon, 1.83%			
10	Coupon rate and any related index Existence of a dividend stopper	No	Zero Coupon, 1.58%	Zero Coupon, 1.90%	Zero Coupon, 1.80%
19	Fully discretionary, partially discretionary or				110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	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 issuer of instrument it converts into	N/A	N/A	N/A	N/A
29 30	Write-down feature	N/A No	No	N/A No	No
30	If write-down, write-down trigger (s)				
31	If write-down, full or partial		1		
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	Exemption from subordinati
	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 Liabilit
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)				

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			Included in TLAC not included		
1	Issuer	in regulatory capital BMO		in regulatory capital BMO	in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		Divio	Bino	DIVIO
2	for private placement)	06368DJN5	221926188	06368DJP0	06368DJ
		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	therein
3a	Means by which enforceability requirement of Section 13				
Эd	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	N1/A	N//A	N1/A	N1/A
8 9	millions, as of most recent reporting date)	N/A 20	N/A USD 550	N/A 5	N/A
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4-Sep-2020		10-Sep-2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-Sep-2030		10-Sep-2029	15-Sep-20
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 4-September-2021	9-Sep-25	10-Sep-21	At par on 15-September-20
16	Subsequent call dates, if applicable	At par on each September and March 4, commencing September 4, 2021 up to and excluding the maturity date	Each September 9, commencing September 9, 2025 up to and excluding the maturity date.	Each September and March 10, commencing September 10, 2021 up to and excluding the maturity date	At par on each September and March 15, commencing September 15, 2021 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	and March 4, commencing September 4, 2021 up to and	commencing September 9, 2025 up to and excluding the	10, commencing September 10, 2021 up to and excluding	and March 15, commencin September 15, 2021 up to and excluding the maturity
17	Coupons/dividends Fixed or floating dividend/coupon	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed	commencing September 9, 2025 up to and excluding the maturity date. Fixed	10, commencing September 10, 2021 up to and excluding the maturity date Fixed	and March 15, commencing September 15, 2021 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10%	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85%	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84%	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed 1.8
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed	commencing September 9, 2025 up to and excluding the maturity date. Fixed	10, commencing September 10, 2021 up to and excluding the maturity date Fixed	and March 15, commencin September 15, 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 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed 1.8 No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No	commercing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed 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	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed 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	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No	commercing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed 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	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed 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	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed 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	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed 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	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed 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	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative N/A N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative N/A N/A N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative N/A N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative N/A N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative N/A N/A N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative N/A N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative N/A N/A N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative N/A N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative N/A N/A N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative N/A N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 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 temporary write-down, description of write- down mechanism	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	commercing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or 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-	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative N/A N/A N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	and March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	commercing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed 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
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If temporary write-down, description of write- down mechanism Type of 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 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	commencing September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	10, commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	and March 15, commencin September 15, 2021 up to and excluding the maturity date Fixed 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

	s except as noted)				
			Included in TLAC not included		
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000001/00	000005//07		00000
2	for private placement)	06368DKB9	06368DKC7	06367W5P4	06368DK
		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				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	50		USD 15	7.
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	25-Sep-2020	28-Sep-2020	29-Sep-2020	1-Oct-2
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-Sep-2030	28-Sep-2027	29-Sep-2034	1-Oct-2
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
.5	redemption amount / Initial maturity	At par on 25-September-2021	28-Sep-21	On 29-March-2021	At par on 1-October-2021
		At nar on each Sentember			
		At par on each September and March 25, commencing	Each September and March	On each September and	At par on each October a
		and March 25, commencing	Each September and March	On each September and March 29, commencing	
		and March 25, commencing September 25, 2021 up to	28, commencing September	March 29, commencing	April 1, commencing Octo
.6	Subsequent call dates, if applicable	and March 25, commencing			April 1, commencing Octo
.6	Subsequent call dates, if applicable	and March 25, commencing September 25, 2021 up to and excluding the maturity	28, commencing September 28, 2021 up to and excluding	March 29, commencing March 29, 2021 up to and	April 1, commencing Octo 1, 2021 up to and excludir
	Coupons/dividends	and March 25, commencing September 25, 2021 up to and excluding the maturity	28, commencing September 28, 2021 up to and excluding	March 29, commencing March 29, 2021 up to and	April 1, commencing Octo 1, 2021 up to and excludir
.7	Coupons/dividends Fixed or floating dividend/coupon	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed	28, commencing September 28, 2021 up to and excluding the maturity date Fixed	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed	April 1, commencing Octo 1, 2021 up to and excludin the maturity date Fixed
7 8	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	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 Fixed Zero Coupon, 1.49%	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85%	April 1, commencing Octo 1, 2021 up to and excludin the maturity date Fixed 1.20-2.00%
.7 .8	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed	28, commencing September 28, 2021 up to and excluding the maturity date Fixed	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed
.7 .8 .9	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 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	April 1, commencing Octo 1, 2021 up to and excludin the maturity date Fixed 1.20-2.00% No
.7 .8 .9	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 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	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed 1.20-2.00% No Mandatory
7 8 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and 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 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	April 1, commencing Octo 1, 2021 up to and excludin the maturity date Fixed 1.20-2.00% No Mandatory No
.7 .8 .9 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	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed 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	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative
.7 8 9 0 1 2 3	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	and March 25, commencing September 25, 2021 up to and excluding the maturity date Fixed No Mandatory No Cumulative Non-convertible	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative Non-convertible	March 29, commencing March 29, 2021 up to and excluding the maturity date Fixed 1.85% No Mandatory No Cumulative Non-convertible	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible
7 8 9 0 1 2 3 4	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	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	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	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A
7 8 9 0 1 2 3 4 5	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a 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 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	April 1, commencing Octo 1, 2021 up to and excludin the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A
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7 8 9 0 1 2 3 4 5 6 6 7 8 9 0 1 1 2 3 4 4 5 6 6 7 8 9 0 1 1 2 3 4 4 5 5 6 6 6 6 6 6 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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)	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 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 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	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabi
7 8 9 0 1 2 3 4 5 6 6 7 8 9 0 1 1 2 3 4 4 5 6 6 7 8 9 0 1 1 2 3 4 4 5 5 6 6 6 6 6 6 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	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 N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative 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 N/A N/A N/A N/A Exemption from subordination	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
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.7 .8 .9 .9 .0 .1 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative 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 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
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.7 .8 .9 .9 .0 .1 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2 .2	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative 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 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 29 33 34 44a 35 36 6	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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	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 N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative 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 N/A N/A N/A N/A N/A N/A	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 3 4 5 5 6 7 8 9 0 1 1 2 3 3 4 4 5 5 6 6 7 7 8 9 0 1 1 2 2 3 3 4 4 5 5 5 6 6 6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down description of write- down mechanism Type of subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative 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 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 0 1 2 3 4 5 6 6 7 8 9 0 1 2 3 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down description of write- down mechanism Type of subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 N/A	28, commencing September 28, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.49% No Mandatory No Cumulative 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 N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	April 1, commencing Octo 1, 2021 up to and excludir the maturity date Fixed 1.20-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A

millior	atures Of Regulatory Capital Instruments ns 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 include
1	lssuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DKD5	06368DKE3	06368DKK9	06368DK
		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
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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		USD 1.493	5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Oct-2020		14-Oct-2020	15-Oct-20
12	Perpetual or dated	Dated	Dated	Dated 14 Oct 2020	Dated 15 Oct 20
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	2-Oct-2030 Yes	2-Oct-2025 Yes	14-Oct-2030 Yes	15-Oct-20 Yes
14		103		103	103
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-October-2021	At par on 2-October-2021	14-Oct-21	At par on 15-October-2021
15				14-001-21	
		At par on each October and April 2, commencing October 2, 2021 up to and excluding	At par on each October and April 2, commencing October 2, 2021 up to and excluding	Each October and April 14, commencing October 14, 2021 up to and excluding the	At par on each October an April 15, commencing Octo 15, 2021 up to and excludi
16	Subsequent call dates, if applicable	the maturity date	the maturity date	maturity date	the maturity date
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon	Fixed 1 80%	Fixed 0.80%-1.20%	Fixed	Fixed 1.8
19	Coupon rate and any related index Existence of a dividend stopper	No	No	Zero Coupon, 1.77%	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 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify instrument type convertible into				
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, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Examption from autordination	Examption from automation	Examplian from automation	Examption from autoralian
34a	Type of subordination		Exemption from subordination	Exemption from subordination	Exemption from subordina
	Position in subordination hierarchy in liquidation (specify				_
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
31	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				

1	s except as noted)				
	- Leoner	in regulatory capital	Included in TLAC not included in regulatory capital	in regulatory capital	in regulatory capital
2	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO	BMO
ł	for private placement)	06367W6Z1	06368DKN3	06368DLX0	06368DLW2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) Requlatory 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 1.459	USD 50	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	20-Oct-2020	21-Oct-2020 Dated	2-Nov-2020 Dated	2-Nov-2020 Dated
12	Perpetual or dated Original maturity date / Final maturity	Dated 20-Apr-2028		2-Nov-2026	2-Nov-2027
13	Issuer call subject to prior supervisory approval	Yes	Yes	2-1100-2020 Yes	2-1N0V-2027 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	On 20-October-2022	At par on 21-October-2021	At par on 2-November-2021	At par on 2-November-2021
16	Subsequent call dates, if applicable	On each October and April 20, commencing October 20, 2022 up to and excluding the maturity date	At par on each October and April 21, commencing October 21, 2021 up to and excluding the maturity date		At par on each November and May 2, commencing November 2, 2021 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		1.40%-1.75%	1.30%	
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or	Mandaton	Mandaton	Mandatory	
20	mandatory	Mandatory No	Mandatory No		
				No	Mandatory
21	Existence of a step up or other incentive to redeem			No Cumulative	No
21 22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	No Cumulative
21					No
21 22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible
21 22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
21 22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30 31 32 33 33 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, 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 No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No
21 22 23 24 25 26 27 28 28 29 30 31 32 33 33 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No
21 22 23 24 25 26 27 28 28 29 30 31 32 33 33 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A NA Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34 34 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A NA Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 31 32 33 34 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A NA Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

smillion	Itures Of Regulatory Capital Instruments				
	s except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not include
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO		BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DLY8	06368DLZ5	225220344	2250981
-			000000000000000000000000000000000000000	220220011	
		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	Coverning low(s) of the instrument	therein		therein	therein
3	Governing law(s) of the instrument				
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
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	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25	25	50	USD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Nov-2020	2-Nov-2020	4-Nov-2020	6-Nov-20
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2030		4-Nov-2035	6-Nov-20
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
		100	100		
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 2-November-2021	At par on 2-November-2021	At par on 4-November-2022	6-Nov
15					01101
		At par on each November and	At par on each November and	At par on each November 4,	Each November 6,
		May 2, commencing	May 2, commencing	commencing November 4,	commencing November 6,
			November 2, 2021 up to and	2022 up to and excluding the	
		November 2, 2021 up to and	November 2, 2021 up to anu		2021 up to and exicuding t
16	Subsequent call dates, if applicable		<i>'</i>		
16	Subsequent call dates, if applicable	November 2, 2021 up to and excluding the maturity date	<i>'</i>	maturity date	maturity date.
	Coupons/dividends	excluding the maturity date	excluding the maturity date	maturity date	maturity date.
17	Coupons/dividends Fixed or floating dividend/coupon	excluding the maturity date Fixed	excluding the maturity date Fixed	maturity date	maturity date.
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	excluding the maturity date Fixed 1.80%	excluding the maturity date Fixed 1.60%-2.10%	maturity date Fixed 2.20%	maturity date. Fixed Zero Coupon, 2.70%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	excluding the maturity date Fixed	excluding the maturity date Fixed 1.60%-2.10%	maturity date	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	excluding the maturity date Fixed No	excluding the maturity date Fixed 1.60%-2.10% No	maturity date Fixed 2.20% No	maturity date. Fixed Zero Coupon, 2.70% No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Excluding the maturity date Fixed No Mandatory	excluding the maturity date Fixed 1.60%-2.10% No Mandatory	maturity date Fixed 2.20% No Mandatory	maturity date. Fixed Zero Coupon, 2.70% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	excluding the maturity date Fixed 1.80% No Mandatory No	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No	maturity date Fixed 2.20% No Mandatory No	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	excluding the maturity date Fixed No Mandatory No Cumulative	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative	maturity date Fixed 2.20% No Mandatory No Cumulative	maturity date. Fixed Zero Coupon, 2.70% 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	excluding the maturity date Fixed 1.80% No Mandatory No	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No	maturity date Fixed 2.20% No Mandatory No	maturity date. Fixed Zero Coupon, 2.70% 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	excluding the maturity date Fixed No Mandatory No Cumulative	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible	maturity date Fixed 2.20% No Mandatory No Cumulative	maturity date. Fixed Zero Coupon, 2.70% 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	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible	maturity date. Fixed Zero Coupon, 2.70% 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	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	maturity date Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	excluding the maturity date Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	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	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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)	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	excluding the maturity date Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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 Exemption from subordination Pari pasu to Deposit Liabilities	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabili
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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, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	excluding the maturity date Fixed 1.80% 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 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	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 Exemption from subordination Pari pasu to Deposit Liabilities	maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabili
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	ns except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not include
		in regulatory capital		in regulatory capital	in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DMA9	06368DMF8	06368DMH4	06368DM0
		Province of Ontario and the		Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
-	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
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
6	Eligible at solo/group/group&solo	N/A		N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.823	3	2.275	
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-Nov-2020	9-Nov-2020	9-Nov-2020	9-Nov-20
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 6-Nov-2028	Dated 9-Nov-2027	Dated 9-Nov-2027	Dated 9-Nov-20
13	Issuer call subject to prior supervisory approval	Yes	9-1100-2027 Yes	9-1100-2027 Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 6-November-2021	At par on 9-November-2021	At par on 9-November-2021	At par on 9-November-2021
		At par on each November and	At par on each November and	At par on each November and	At par on each November a
		May 6, commencing	May 9, commencing	May 9, commencing	May 9, commencing
10	Cubesquert call deter if analisable	November 6, 2021 up to and	November 9, 2021 up to and	November 9, 2021 up to and	November 9, 2021 up to an
16	Subsequent call dates, if applicable			,	,
16	Coupons/dividends	November 6, 2021 up to and	November 9, 2021 up to and excluding the maturity date	November 9, 2021 up to and	November 9, 2021 up to an
		November 6, 2021 up to and excluding the maturity date	November 9, 2021 up to and excluding the maturity date	November 9, 2021 up to and excluding the maturity date	November 9, 2021 up to an 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 6, 2021 up to and excluding the maturity date Fixed	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70%	November 9, 2021 up to and excluding the maturity date Fixed	November 9, 2021 up to an 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 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No	November 9, 2021 up to an excluding the maturity date Fixed 1.55 No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory	November 9, 2021 up to an excluding the maturity date Fixed 1.55 No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No	November 9, 2021 up to an excluding the maturity date Fixed 1.55 No Mandatory No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory	November 9, 2021 up to an excluding the maturity date Fixed 1.5: 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	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative	November 9, 2021 up to an excluding the maturity date Fixed 1.55 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	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5: 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 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5: 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 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.55 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5: 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 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5: 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 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5: 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5: No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A	November 9, 2021 up to ar excluding the maturity date Fixed 1.5 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, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A	November 9, 2021 up to ar excluding the maturity date Fixed 1.5 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, on non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible, on non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5: No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5: No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	November 9, 2021 up to an excluding the maturity date Fixed 1.5: No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordinati
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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)	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	November 9, 2021 up to an excluding the maturity date Fixed 1.50 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordinati Pari pasu to Deposit Liabilit
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 349 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument) Non-compliant transitioned features	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	November 9, 2021 up to an excluding the maturity date Fixed 1.50 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordinati Pari pasu to Deposit Liabilit
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.55 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilit No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 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, fully or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features If yes, specify non-compliant features	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.55 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 34 349 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to an excluding the maturity date Fixed 1.5: No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 6, 2021 up to and excluding the maturity date Fixed 1.20%-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 9, 2021 up to ar excluding the maturity date Fixed 1.5 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

N multion	atures Of Regulatory Capital Instruments				
, miniton	ns 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	in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DMJ0	06368DMK7	06368E3G5	06368DML
		Province of Ontario and the		Province of Ontario and the	Province of Ontario and the
2	Comming low (a) of the instance of	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
2.	Means by which enforceability requirement of Section 13				
3a	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
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A		N/A	N/A
9	Par value of instrument	1.5		USD 9.935	2.09
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	9-Nov-2020		10-Nov-2020	12-Nov-202
12	Perpetual or dated	Dated	Dated	Dated	Dated 40 New 2001
13	Original maturity date / Final maturity	9-Nov-2030		10-Feb-2027	12-Nov-202
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	10-Nov-21	At par on 10-November-2021	At par on 12-November-2021
				At par on each February,	
		At par on each November and	3 /	May, August and November	At par on each November and
		May 9, commencing	commencing November 10,	10, commencing November	May 12, commencing
		November 9, 2021 up to and	1 0	10, 2021 up to and excluding	November 12, 2021 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	maturity date	the maturity date	excluding the maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed 180%		Fixed 1.00%	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	1.80%	Zero Coupon, 1.85%	1.00%	1.00%-1.35%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper				
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	1.80% No	Zero Coupon, 1.85% No	1.00% No	1.00%-1.35% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	1.80%	Zero Coupon, 1.85% No	1.00%	1.00%-1.35%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	1.80% No Mandatory	Zero Coupon, 1.85% No Mandatory	1.00% No Mandatory	1.00%-1.35% 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	1.80% No Mandatory No	Zero Coupon, 1.85% No Mandatory No	1.00% No Mandatory No	1.00%-1.35% 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	1.80% No Mandatory No Cumulative	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible	1.00% No Mandatory No Cumulative	1.00%-1.35% 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	1.80% No No Cumulative Non-convertible	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible	1.00% No Cumulative Non-convertible	1.00%-1.35% 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)	1.80% No No Cumulative Non-convertible N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A	1.00% No Cumulative Non-convertible N/A	1.00%-1.35% 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, foury convertible If convertible, fully or partially	1.80% No No Cumulative Non-convertible N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A	1.00% No No Cumulative Non-convertible N/A N/A	1.00%-1.35% 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	1.80% No No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.00% No No Cumulative Non-convertible N/A N/A N/A	1.00%-1.35% 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	1.80% No No Cumulative Non-convertible N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.00% No No Cumulative Non-convertible N/A N/A N/A	1.00%-1.35% 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	1.80% No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.00% No Cumulative Non-convertible N/A N/A N/A N/A	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	1.80% No No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.00% No Cumulative N/A N/A N/A N/A N/A N/A	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify issuer of instrument it converts into Write-down feature	1.80% No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.00% No Cumulative Non-convertible N/A N/A N/A N/A	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	1.80% No No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.00% No Cumulative N/A N/A N/A N/A N/A N/A	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	1.80% No No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.00% No Cumulative N/A N/A N/A N/A N/A N/A	1.00%-1.35% 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	1.80% No No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.00% No Cumulative N/A N/A N/A N/A N/A N/A	1.00%-1.35% 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, fully or partially If convertible, fully or partially If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature 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-	1.80% No No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.00% No Cumulative N/A N/A N/A N/A N/A N/A	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, non-convertion rate If convertible, non-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	1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.00% No No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	1.00%-1.35% No Mandatory No Cumulative 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, fully or partially If convertible, fully or partially If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature 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-	1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.00% No No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	1.00%-1.35% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If write-down, permanent or temporary If write-downism Type of subordination	1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.00% No No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	1.00%-1.35% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	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 Exemption from subordination	Zero Coupon, 1.85% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	1.00% No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, onversion 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)	1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NA Pari pasu to Deposit Liabilities	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NA No Exemption from subordination Pari pasu to Deposit Liabilities	1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	1.00%-1.35% 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 Liabilitie
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, onversion trigger (s) If convertible, onversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Non-compliant transitioned features	1.80% No Cumulative Non-convertible N/A No Pari pasu to Deposit Liabilities No	Zero Coupon, 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 Pari pasu to Deposit Liabilities No	1.00% No No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilitie No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NA Pari pasu to Deposit Liabilities	Zero Coupon, 1.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NA No Exemption from subordination Pari pasu to Deposit Liabilities	1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NA No Exemption from subordinatio Pari pasu to Deposit Liabilitie
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, onversion trigger (s) If convertible, onversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Non-compliant transitioned features	1.80% No Cumulative Non-convertible N/A No Pari pasu to Deposit Liabilities No	Zero Coupon, 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 Pari pasu to Deposit Liabilities No	1.00% No No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	1.80% No Cumulative Non-convertible N/A No Pari pasu to Deposit Liabilities No	Zero Coupon, 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 Pari pasu to Deposit Liabilities No	1.00% No No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features If yes, specify non-compliant features	1.80% No Cumulative Non-convertible N/A No Pari pasu to Deposit Liabilities No	Zero Coupon, 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 Pari pasu to Deposit Liabilities No	1.00% No No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, onversion 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 hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	1.80% No Cumulative Non-convertible N/A No Pari pasu to Deposit Liabilities No	Zero Coupon, 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 Pari pasu to Deposit Liabilities No	1.00% No No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features If yes, specify non-compliant features	1.80% No Cumulative Non-convertible N/A No Pari pasu to Deposit Liabilities No	Zero Coupon, 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 Pari pasu to Deposit Liabilities No	1.00% No No Cumulative No-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	1.00%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
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31 If write-down, write-down, trigger (s) If write-down, full or partial 32 If write-down, permanent or temporary If write-down, permanent or temporary 33 If write-down, permanent or temporary If temporary write-down, description of write- 34 down mechanism Exemption from subordination 4a Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Exemption from subordination 36 Non-compliant transitioned features No 37 If yes, specify non-compliant features N/A Prospectus / Base Shelf Prospectus / Base Shelf Prospectus / Short Form No						N/A
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- 34 down mechanism Exemption from subordination 4a Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Exemption from subordination 36 Non-compliant transitioned features No 37 If yes, specify non-compliant features N/A Prospectus / Base Shelf Prospectus / Short Form N/A			INU	INU	INU	No
33 If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write- down mechanism If temporary write-down, description of write- down mechanism 4a 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 37 If yes, specify non-compliant features N/A Prospectus / Base Shelf Prospectus / Short Form N/A						
If temporary write-down, description of write- down mechanism If temporary write-down, description of write- down mechanism 4a Type of subordination Exemption from subordination Exemption from subordination 4a 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 Liabilities 86 Non-compliant transitioned features No No No 87 If yes, specify non-compliant features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Pari pasu to Deposit Liabilities Pari pase Shelf Prospectus / Short Form Pari pase Shelf Prospectus / Short Form						
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Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 86 Non-compliant transitioned features No No No 87 If yes, specify non-compliant features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Instrument of the pari pase of					.	
Instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Non-compliant transitioned features No No No If yes, specify non-compliant features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form No No No	4a Ty	ype of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordina
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Depos	n	Position in subordination hierarchy in liquidation (specify				
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		, , , , ,	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabi
37 If yes, specify non-compliant features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Image: Compliant feature in the second sec						No
Prospectus / Base Shelf Prospectus / Short Form		•				N/A
		·				
Supplement to Base Shelf Prospectus (if applicable)	Su	upplement to Base Shelf Prospectus (if applicable)				
Pricing Supplement (if applicable)	Pr	ricing Supplement (if applicable)				

	atures Of Regulatory Capital Instruments as 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 includ in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DNH3	06368DNK6	06368DNL4	06368DN
		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	Contractual	Contractual	Contractival	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
0	Amount recognised in regulatory capital (Currency in	NI/A	N1/A	NI/A	N1/A
8 9	millions, as of most recent reporting date) Par value of instrument	N/A 1.5	N/A 7.5	N/A 5	N/A
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	15-Dec-2020		21-Dec-2020	29-Dec-2
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Dec-2030		21-Dec-2030	29-Dec-2
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-Dec-21	18-Dec-21	At par on 21-December-2021	At par on 29-December-20
16	Subsequent call dates, if applicable	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	June 29, commencing
-	Coupons/dividends	·			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.70%	Zero Coupon, 1.96%	1.50%-2.00%	1.25%-2.50%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	, ,				
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts	NI/A	N1/A	N1/A	NI/A
29 30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
30 31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 42	down mechanism	Exemption from subordination	Exemption from subardination	Exemption from subordination	Exemption from subarding
4a	Type of subordination		Exemption from subordination		
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
86	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 - CLISIP: 06368DN	Final Terms - CUSIP: 06368DI	Final Terms - CLISIP: 063

millior	atures Of Regulatory Capital Instruments				
	ns except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not include
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DNQ3	06368EBV3	227976314	2277664
		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				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	9.73	USD 15	50	USD 250
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Dec-2020	31-Dec-2020	6-Jan-2021	13-Jan-20
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Dec-2030		6-Jan-2036	13-Jan-20
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 30-December-2021	At par on 31-December-2021	At par on 06-January-2023	13-Jan-20
			At par op oach Jupo 20 and	At par on each January 06,	Easte Lauren 40
		At par on each December and	AL Par Un each June 30 anu	A par on caon bandary bo,	Each January 13,
		At par on each December and June 30, commencing	December 31, commencing	commencing January 06,	commencing January 13,
		June 30, commencing		commencing January 06,	
16	Subsequent call dates, if applicable	June 30, commencing	December 31, commencing	commencing January 06,	commencing January 13,
16	Subsequent call dates, if applicable Coupons/dividends	June 30, commencing December 30, 2021 up to and	December 31, commencing December 31, 2021 up to and	commencing January 06, 2023 up to and excluding the	commencing January 13, 2026 up to and excluding th
16 17		June 30, commencing December 30, 2021 up to and	December 31, commencing December 31, 2021 up to and	commencing January 06, 2023 up to and excluding the	commencing January 13, 2026 up to and excluding th
	Coupons/dividends	June 30, commencing December 30, 2021 up to and excluding the maturity date	December 31, commencing December 31, 2021 up to and excluding the maturity date	commencing January 06, 2023 up to and excluding the maturity date Fixed	commencing January 13, 2026 up to and excluding th maturity date.
17	Coupons/dividends Fixed or floating dividend/coupon	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed	commencing January 06, 2023 up to and excluding the maturity date Fixed	commencing January 13, 2026 up to and excluding th maturity date. Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00%	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00%	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12%	commencing January 13, 2026 up to and excluding th maturity date. Fixed Zero Coupon, 2.70%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00%	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00%	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12%	commencing January 13, 2026 up to and excluding th maturity date. Fixed Zero Coupon, 2.70%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No	commencing January 13, 2026 up to and excluding th maturity date. Fixed Zero Coupon, 2.70% No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory	commencing January 13, 2026 up to and excluding th maturity date. Fixed Zero Coupon, 2.70% 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	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No	commencing January 13, 2026 up to and excluding th maturity date. Fixed Zero Coupon, 2.70% 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 Convertible or non-convertible	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative	commencing January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible	commencing January 13, 2026 up to and excluding th maturity date. Fixed Zero Coupon, 2.70% 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	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A	commencing January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A	commencing January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A	commencing January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A	commencing January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative N/A N/A N/A N/A N/A
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	atures Of Regulatory Capital Instruments as except as noted)				
Şimmon		in regulatory capital	Included in TLAC not included in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DNZ3	06368EBW1	06368ECG5	06368DPH1
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type 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	0.8	USD 5	USD 19.59	25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jan-2021	25-Jan-2021	28-Jan-2021	1-Feb-202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Jan-2028	25-Jan-2041	28-Jan-2028	1-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-January-2022	At par on 25-January-2022	At par on 28-January-2022	1-Feb-2022
16	Subsequent call dates, if applicable	At par on each January and July 20, commencing January 20, 2022 up to and excluding the maturity date	At par on each January 25 and July 25, commencing January 25, 2022 up to and excluding the maturity date	At par on each January 28 and July 28, commencing January 28, 2022 up to and excluding the maturity date	Each February and August 1, commencing February 1, 2022 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.30%-1.75%		1.00%-1.50%	Zero Coupon, 1.45%
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)		1		
32	If write-down, full or partial		1		1
33	If write-down, permanent or temporary		1		1
	If temporary write-down, description of write- down mechanism				
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordinatio
34 34a					
	Position in subordination hierarchy in liquidation (specify		I	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilitie
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	T an pada to Bopedit Elabilitio	
34a		Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	No	No
34a 35	instrument type immediately senior to instrument)				No N/A
34a 35 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	No	
34a 35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No	No	
34a 35 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	No N/A	No N/A	

(\$ million	tures Of Regulatory Capital Instruments s except as noted)				
1	lssuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		Dinio	Bino	Dinio
2	for private placement)	06368DPP3	06368EED0	06368EF72	06368DPJ7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		USD 2	USD 11.291	USD 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	16-Feb-2021 Dated	16-Feb-2021 Dated	19-Feb-2021 Dated	22-Feb-202 Dated
12	Original maturity date / Final maturity	16-Feb-2031	16-Feb-2028	19-Feb-2027	22-Feb-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-February-2022	At par on 16-February-2023	At par on 19-February-2023	At par on 22-February-2022
16	Subsequent call dates, if applicable	At par on each February and August 16, commencing February 16, 2022 up to and excluding the maturity date	At par on each February 16 and August 16, commencing February 16, 2023 up to and excluding the maturity date	At par on each February 19 and August 19 commencing February 19, 2023 up to and excluding the maturity date	At par on each February and August 22, commencing February 22, 2022 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.50%-2.50% No	1.00% No	1.05% No	1.05%-1.30% No
19	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
30	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
-	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordinatio
	Position in subordination hierarchy in liquidation (specify	_			
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A	N/A
	Prospectus / base shell Prospectus / short Porm		MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368EE	Final Terms - CUSIP: 06368EI	Final Terms - CUSIP: 06368E

	tures Of Regulatory Capital Instruments s except as noted)				
ç minon	s except as noted)	Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not include
1	laura	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BWIO	BINIO	BINIO	BINIO
2	for private placement)	06368DPU2	06368DQE7	06368DQD9	06368DQH
		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				
54	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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	2.698	3	2	
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	2-Mar-2021 Dated	10-Mar-2021 Dated	10-Mar-2021 Dated	12-Mar-202 Dated
13	Original maturity date / Final maturity	2-Mar-2029		10-Mar-2029	12-Mar-203
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 2-March-2022	At par on 10-March-2022	At par on 10-March-2022	At par on 12-March-2022
16		At par on each March and September 2, commencing March 2, 2022 up to and	At par on each March and September 10, commencing March 10, 2022 up to and	At par on each March and September 10, commencing March 10, 2022 up to and	At par on each March and September 12, commencing March 12, 2022 up to and
16	Subsequent call dates, if applicable Coupons/dividends	excluding the 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 19	Coupon rate and any related index Existence of a dividend stopper	1.35%-2.25% No	1.45%-2.00% No	1.95% No	2.15%-2.65% No
19	Fully discretionary, partially discretionary or	INO		no	
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
22					
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 If write-down, write-down trigger (s)	No	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				
34	If temporary write-down, description of write- down mechanism				
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35 36	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	Pari pasu to Deposit Liabiliti 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: 06368DI	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06368

(\$ 11111101	is except as noted)				
			Included in TLAC not included		
1	lssuer	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO	in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВИО	BINO	BMO	BMO
2	for private placement)	06368DQK3	06368DQJ6	06368DQG2	06368EH21
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	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	2.2	1.5		USD 10.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Mar-2021	12-Mar-2021	15-Mar-2021	18-Mar-2021
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Mar-2026	12-Mar-2026	15-Mar-2028	18-Mar-2025
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 12-March-2022	At par on 12-March-2022	At par on 15-March-2022	At par on 18-March-2022
15					
		At par on each March and	At par on each March and	At par on each March and	At par on each March 19 and
		At par on each March and September 12 commencing	At par on each March and September 12 commencing	At par on each March and September 15, commencing	At par on each March 18 and September 18 commencing
		At par on each March and September 12, commencing March 12, 2022 up to and	At par on each March and September 12, commencing March 12, 2022 up to and	At par on each March and September 15, commencing March 15, 2022 up to and	At par on each March 18 and September 18 commencing March 18, 2022 up to and
16	Subsequent call dates, if applicable	September 12, commencing	September 12, commencing	September 15, commencing	September 18 commencing
	Coupons/dividends	September 12, commencing March 12, 2022 up to and excluding the maturity date	September 12, commencing March 12, 2022 up to and excluding the maturity date	September 15, commencing March 15, 2022 up to and excluding the maturity date	September 18 commencing March 18, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75%	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45%	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25%	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75%	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45%	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25%	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00%
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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% 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)	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 25 26 27 28 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A
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, fully or partially If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If twrite-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, 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-	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% 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	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% 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	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% 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 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, nermanent or temporary If temporary write-down description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, nermanent or temporary If temporary write-down description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed 1.45% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 15, commencing March 15, 2022 up to and excluding the maturity date Fixed 1.40%-2.25% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 18 commencing March 18, 2022 up to and excluding the maturity date Fixed 1.00% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

	s except as noted)				
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included	Included in TLAC not include
		in regulatory capital	in regulatory capital	in regulatory capital	in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	biilo	Dino	biilo	Divio
2	for private placement)	06368DQM9	06368DQS6	06368DQT4	06368D0
		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				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A	N/A	N/A
/	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
。 9	Par value of instrument	3.056	14	10	
0	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
.0	Original date of issuance / Settlement	19-Mar-2021	22-Mar-2021	22-Mar-2021	22-Mar-2
2	Perpetual or dated	Dated	Dated	Dated	Dated
.3	Original maturity date / Final maturity	19-Mar-2029		22-Mar-2031	22-Mar-2
.4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	4 1				
_	Optional call date, contingent call dates and				
5	redemption amount / Initial maturity	At par on 19-March-2022	At par on 22-March-2022	At par on 22-March-2022	22-Mar-2
		At par on each March and	At par on each March and	At par on each March and	Each March and Septemb
		At par on each March and September 19, commencing	At par on each March and September 22, commencing	At par on each March and September 22, commencing	
		September 19, commencing March 19, 2022 up to and	September 22, commencing March 22, 2022 up to and	September 22, commencing March 22, 2022 up to and	22, commencing March 2 2022 up to and excluding
6	Subsequent call dates, if applicable	September 19, commencing	September 22, commencing	September 22, commencing	22, commencing March 2
	Coupons/dividends	September 19, commencing March 19, 2022 up to and excluding the maturity date	September 22, commencing March 22, 2022 up to and excluding the maturity date	September 22, commencing March 22, 2022 up to and excluding the maturity date	22, commencing March 2 2022 up to and excluding maturity date
7	Coupons/dividends Fixed or floating dividend/coupon	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed	22, commencing March 2 2022 up to and excluding maturity date Fixed
7 8	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75%	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55%	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75%	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05%
7 8	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed	22, commencing March 2 2022 up to and excluding maturity date Fixed
7 8 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No
7 8 9	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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory
7 8 9 0 1	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No
7 8 9 0 1 2	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative
7 8 9 0 1 2 3	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible
7 8 9 0 1 2 3 4	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A
7 8 9 0 1 2 3 4 5	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A
7 8 9 0 1 2 3 4 5 6	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
7 8 9 0 1 2 3 4 5 6	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A
7 8 9 0 1 2 3 4 5 6 7	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
7 8 9 0 1 2 3 3 4 5 6 7	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 8	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 8 8 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 8 8 9 0	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 5 6 7 7 8 8 9 0 1	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 7 8 8 9 0 1 1 2	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 7 8 8 9 0 1 1 2	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 7 8 9 9 0 1 1 2 3 4 5 6 6 7 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 6 7 8 9 0 1 2 3 4 4 5 5 6 7 8 9 0 1 2 3 4 4 5 5 6 6 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
6 7 8 9 9 0 1 2 2 3 4 5 5 6 6 7 7 8 8 9 9 0 7 7 8 8 9 9 0 7 7 8 8 9 9 7 7 8 8 9 9 9 9 9 7 7 8 8 9 9 9 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 6 7 8 9 0 1 2 3 4 4 5 5 6 7 8 9 0 1 2 3 4 4 5 5 6 6 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 1 2 3 4 1 2 3 4 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 1 1 2 3 4 5 6 7 7 8 9 9 0 1 1 1 1 1 1 1 1 1 1 1 1 1	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	22, commencing March 2 2022 up to and excluding 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 N/A Exemption from subordina
7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 6 7 7 8 8 9 0 1 2 3 4 5 6 6 7 7 8 8 9 0 1 1 2 3 4 5 6 6 7 7 8 8 9 0 0 1 1 2 3 4 5 5 6 6 7 7 8 8 9 0 0 1 1 2 3 3 4 5 5 6 6 7 7 8 8 9 0 0 1 1 5 5 6 6 7 7 8 8 5 5 6 6 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 7 8 8 7 7 8 7 7 7 8 7 7 7 8 7 7 7 7 7 7 7 7 7 7 7 7 7	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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)	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	22, commencing March 2 2022 up to and excluding 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 Pari pasu to Deposit Liabi
7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 0 1 2 3 4 5 6 6 7 8 9 0 1 2 3 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Non-compliant transitioned features	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 0 1 1 2 3 3 4 4 4 4 5 5 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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)	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding 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 Pari pasu to Deposit Liabi
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7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 6 7 7 8 8 9 0 1 2 3 4 5 6 6 7 7 8 8 9 0 1 1 2 3 4 5 6 6 6 7 7 8 8 9 0 1 1 5 6 6 7 7 8 8 9 0 0 1 1 5 6 6 7 7 8 8 9 0 0 1 1 5 6 6 6 7 7 8 8 9 0 0 1 1 5 6 6 6 7 7 8 8 9 0 0 1 1 5 6 6 6 7 7 8 8 8 9 0 0 1 1 5 6 6 6 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 8 8 7 7 8 8 7 7 8 8 7 8 8 7 7 8 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 7 8 7 7 7 7 7 7 7 7 7 7 7 7 7	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 0 1 2 3 4 5 6 6 7 8 9 0 1 2 3 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 6 7 7 8 8 9 0 1 2 3 4 5 6 6 7 7 8 8 9 0 1 1 2 3 4 5 6 6 6 7 7 8 8 9 0 1 1 5 6 6 7 7 8 8 9 0 0 1 1 5 6 6 7 7 8 8 9 0 0 1 1 5 6 6 6 7 7 8 8 9 0 0 1 1 5 6 6 6 7 7 8 8 9 0 0 1 1 5 6 6 6 7 7 8 8 8 9 0 0 1 1 5 6 6 6 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 8 8 7 7 8 8 7 7 8 8 7 8 8 7 7 8 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 8 8 7 7 7 8 7 7 7 7 7 7 7 7 7 7 7 7 7	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 5 6 5 6 5 6 5 6 5 6 6 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Pro	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	22, commencing March 2 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 5 6 5 6 5 6 5 6 5 6 6 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Pro	September 19, commencing March 19, 2022 up to and excluding the maturity date Fixed 1.60%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	September 22, commencing March 22, 2022 up to and excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	22, commencing March 2: 2022 up to and excluding maturity date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

	ntures Of Regulatory Capital Instruments is except as noted)				
(\$ million					
			Included in TLAC not included in regulatory capital		
1	lssuer	in regulatory capital BMO	BMO	in regulatory capital BMO	in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BNO	BNO	BNO	BINO
2	for private placement)	06368DRA4	232479965	06368DRU0	06368EJF0
		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
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	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 Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		USD 170		USD 6.7
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-Apr-2021	15-Apr-2021	16-Apr-2021	20-Apr-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 1-Apr-2031	Dated 15-Apr-2061	Dated 16-Apr-2031	Dated 20-Apr-2026
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 01-April-2022	15-Apr-2026	16-Apr-2022	At par on 20-April-2022
		At par on each April and		Each April and October 16,	At par on each April 20 and
		October 01, commencing April	Each April 15, commencing	commencing April 16, 2022	October 20 commencing
		01, 2022 up to and excluding	April 15, 2026 up to and	up to and excluding the	April20, 2022 up to and
16	Subsequent call dates, if applicable	the maturity date	excluding the maturity date.	maturity date	excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.25%-3.00%	Zero Coupon, 3.55%	Zero Coupon, 2.60%	1.30%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A N/A	N/A N/A	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
21					
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
32	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition is subardination biomeduated to the test of the				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari nasu to Deposit Liphilition	Pari pasu to Deposit Liabilities	Pari nasu to Deposit Liphilition	Pari pasu to Deposit Liphilition
35	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
			NIP Offering Circular - July 16, NIP Prospectus Supplement -	2020	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		February 26, 2021		MTN Prospectus Supplement
	Pricing Supplement (if applicable)				
	l	<u>Final Terms - CUSIP: 06368DI</u>	Final Terms - CUSIP: 2324799	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368E

Image interpretation of the instanting control in equivation control in equivate control in equivation control in equivation contro		tures Of Regulatory Capital Instruments				
Image	(\$ million	s except as noted)				
1 Desc. BAD BAD <td></td> <td></td> <td></td> <td></td> <td></td> <td>Included in TLAC not included</td>						Included in TLAC not included
Upsage desider in gr.UMP, BM, or Blooking desider by project gradient of LUMP, BM, or Blooking desider in the information of LUMP, BM, and BM,	1	Issuer				
1 Description Construct plant Construct plant Province of Obtain and the Province of Obtain And And And And And And And And And An	1		BINO	BINIO	ВМО	BINO
Best of Canada applicable Description Description <thdescription< t<="" td=""><td>2</td><td></td><td>06368DRX4</td><td>06368DRW6</td><td>06368DSD7</td><td>06368DSQ8</td></thdescription<>	2		06368DRX4	06368DRW6	06368DSD7	06368DSQ8
Bits Overlag Lang) of the instrument Bits of Canada applicable Herein Description Herein Description Herein <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td></t<>						
1 Overring back of the invariant structures Herein Interin Herein Contractual Contractual Contractual Contractual Contractual Contractual Contractual Contractual Contractual NA NA<						Province of Ontario and the
Average of which entropy of the second sec	з	Governing law(s) of the instrument				
30 off the TuC from Section scaleword for other TuC all galaxy transmits Contractual Contr						
Regulatory creations Image: Control of Section 1.0000 Project analysis of Section 1.00000 Project analysis of Section 1.00000 Project analysis of Section 1.00000 Project analysis of Section 1.000000 Project analysis of Section 1.000000 Project analysis of Section 1.000000000000000000000000000000000000	3a					
4 Transitional Basel Invice NA NA NA NA NA 5 Peter-standing Data Invice NA NA NA NA NA 6 Light Attaio/geoup/soutable NA NA NA NA NA 7 Amount expension in spatiatory applicators on the path path of the the path of the pat			Contractual	Contractual	Contractual	Contractual
5 Patchasticutu Basel II rules NA NA NA NA NA 7 Explanation Registron regation regation capital (carreny relation) capital capi	4		N/A	N/A	N/A	N/A
6 Eligible at sad/proprious/acolo NA NA NA NA NA NA A Instrument page Other TLAC instrument NA NA 10 Accounting classification Liability - fair value option Liability - fair value option </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Amount recognised in regulatory capital Currency in Private of instrument. NA NA NA NA 5 Parvake of instrument. Lability - tair value option Lability - tair value opt	6					
8 Initians, as of motification entropy NA	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Paratise direction Lisbly - far value option Lisbly - far value option Lisbly - far value option 10 Accounting Lisblity - far value option 11 Organi date of issuer 2 (settlement Dated Dated Dated Dated 12 Propriat relatively for a farse matrix Dated Obtained Dated Columbia 14 Loss of all spects per supervisor option Yes Yes Yes Yes 15 redemption amount / initial maturity All par on 30-Apri-2022 All par on 5-May-2022 All par on 5-May-202	8		N/A	N/Δ	N/Δ	N/A
11 Original fine of insurery [Settlement 30-Apr-2021 3-May-2021 5-May-2021 Control 5-May-2021 5-May-2026 10 5-May-2026 10 5-May-2026 10 5-May-2026 10 10 10 10 11 5-May-2026 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 10 11 10 10 10 11 11 10						9.154
12 Progenital or dated Dated Dated Dated Dated Dated 13 0.00000000000000000000000000000000000		Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
13 Original maturity date / indimeturity 30-Apr 2031 3-May-2028 5-May-2028 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes 15 optional call date, contingent call dates and At par on 30-April 2022 At par on 3-May-2028 At par on 5-May-2022 At						14-May-202
14. Issuer cill subject to prior supervisity approval Yes Yes Yes Yes Yes 15. Optional call date, contingent call dates and 15. Instance call subject to prior supervisity approval At par on 30-April 2022 At par on 3-Mey-2022 At par on 5-Mey-2022 At par on 5-Mey-2022 At par on each May and October 30, commencing April November 3, april April No		•				Dated 14-May-2029
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30 Write-down feature No No No No 31 If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial 32 If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write- 33 If write-down, description of write- If temporary write-down, description of write- 34 down mechanism Exemption from subordination Exemption from subordination 34a Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 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) If applicable) If applicable	20		N/A	N/Δ	N/Δ	N/A
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Final Terms - CUSIP: 06368DE Final Terms - CUSIP: 06368DE Final Terms - CUSIP: 06368DE Final Terms - CUSIP: 06368DSE Final Terms - CUSIP: 06368DE Final Terms			Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368DF	Final Terms - CUSIP: 06368DSE	Final Terms - CUSIP: 06368DS

1 2 f 3 3a c	s except as noted) Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
2 f 3 3a (Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINIO	DMO	
3 3a d			BMO	BMO
3a (06368DSP0	06368DTC8	234446690
3a (Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 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			
8 r	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	4.503	-	USD 100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	17-May-2021 Dated	25-May-2021 Dated	9-Jun-2021 Dated
13	Original maturity date / Final maturity	17-May-2031	25-May-2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 r	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-May-2022	At par on 25-May-2022	9-Jun-2026
16	Subsequent call dates, if applicable	At par on each May and November 17, commencing May 17, 2022 up to and excluding the maturity date	At par on each May and November 25, commencing May 25, 2022 up to and excluding the maturity date	Each June 9, commencing June 9, 2026 up to and excluding the maturity date.
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		1.40%-1.80%	Zero Coupon, 3.50%
19	Existence of a dividend stopper	No	No	No
20 r	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 N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25	If convertible, fully of partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29 i	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			
24	If temporary write-down, description of write-			
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
54a	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
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			NIP Offering Circular - July 16, 2
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06368DTC	

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ minoris	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)	06368DTV6	06368DTX2	06368DTY0
-		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	20.64	1.295	1.02
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 24-Jun-2021	Liability - fair value option 28-Jun-2021	Liability - fair value option 28-Jun-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Jun-2029	28-Mar-2044	28-Mar-2043
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-Jun-2022	28-Jun-2022	28-Jun-2022
16	Subsequent call dates, if applicable Coupons/dividends	At par on each June and December 24, commencing June 24, 2022 up to and excluding the maturity date		Each March, June, September and December 28, commencing June 28, 2022 up to and excluding the maturity date.
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%	Zero Coupon, 3.25%	Zero Coupon, 3.22%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Man data m	Man data m	Man data m
20 21	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	N/A N/A
27	If convertible, mandatory or optional conversion		N/A	
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
32	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	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)	<u>020</u>		
	Pricing Supplement (if applicable)			
l		Final Terms - CUSIP: 06368DTV	Final Terms - CUSIP: 06368DTX	Final Terms - CUSIP: 06368DTY

	sures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DUC6	06368DUF9	06368DUT9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A 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	4.038	6.51	11.259
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	2-Jul-2021 Dated	6-Jul-2021 Dated	20-Jul-2021 Dated
12	Original maturity date / Final maturity	2-Jul-2029	6-Jul-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 2-Jul-2022	At par on 6-Jul-2022	At par on 20-Jul-2022
16	Subsequent call dates, if applicable	At par on each January and July 2, commencing July 2, 2022 up to and excluding the maturity date	At par on each January and July 6, commencing July 6, 2022 up to and excluding the maturity date	At par on each January and July 20, commencing July 20, 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	2.20%		
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 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Designation (n. Descenite) interview	Denimento Dennetit Link Witten	Denimento Dennette linkitta
35 36	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No
36	Non-compliant transitioned features If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DU0	Final Terms - CUSIP: 06368DUF	Final Terms - CUSIP: 06368DUT

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DUS1	06368DVK7	06368DVL5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
_	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument	0.8		lichility foir volue ention
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 21-Jul-2021	Liability - fair value option 6-Aug-2021	Liability - fair value option 6-Aug-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jul-2026	6-Aug-2031	6-Aug-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 21-Jul-2022	6-Aug-2022	6-Aug-2022
16	Subsequent call dates, if applicable	At par on each January and July 21, commencing July 21, 2022 up to and excluding the maturity date	Each February and August 6, commencing August 6, 2022 up to and excluding the maturity date	Each February and August 6, commencing August 6, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.45%-1.85%	Zero Coupon, 2.30%	Zero Coupon, 1.88%
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, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
20	If convertible, conversion rate	N/A	N/A	N/A N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
24	If temporary write-down, description of write-			
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
JHd	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	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Prospectus / Base Shelf Prospectus / Short Form Supplement to Base Shelf Prospectus (if applicable)			
	Prospectus			

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DVM3	06368DVV3	06368DVW1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
_	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date) Par value of instrument	N/A 5	N/A 5	N/A 3
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	10-Aug-2021	17-Aug-2021	13-Aug-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Aug-2026	17-Aug-2036	13-Aug-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	10-Aug-2022	17-Aug-2022	At par on 13-Aug-2022
16	Subsequent call dates, if applicable	Each February and August 10, commencing August 10, 2022 up to and excluding the maturity date	Each February and August 17, commencing August 17, 2022 up to and excluding the maturity date	At par on each February and August 13, commencing August 13, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	Zero Coupon, 1.47%	Zero Coupon, 2.71%	2.00%-2.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A N/A	N/A 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
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
32	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DVM	Final Terms - CUSIP: 06368DVV	Final Terms - CUSIP: 06368DVV

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DVX9	06368DWC4	06368DWP5
3	Coversing low(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
_	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	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 9	millions, as of most recent reporting date) Par value of instrument	N/A 1.5	N/A 0.5	N/A 15.95
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Aug-2021	24-Aug-2021	26-Aug-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Aug-2031	24-Aug-2031	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	At par on 23-Aug-2022	At par on 24-Aug-2022	At par on 26-Aug-2022
16	Subsequent call dates, if applicable	At par on each February and August 23, commencing August 23, 2022 up to and excluding the maturity date	At par on each February and August 24, commencing August 24, 2022 up to and excluding the maturity date	At par on each February and August 26, commencing August 26, 2022 up to and excluding the maturity date
47	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2 00%	Fixed 2.00%-2.50%	Fixed 2.10%
18	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	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			
ΙΤ	If temporary write-down, description of write-			
	down mechanism	Eveneties from other P. C.	Examplian from with 12 12	Evenentian from sub- P. C.
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DWR1	06368DWS9	06368EWM0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 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 millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2		USD 25.15
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 1-Sep-2021	Liability - fair value option 7-Sep-2021	Liability - fair value option 17-Sep-2021
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Sep-2031	7-Sep-2031	17-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 1-Sep-2022	At par on 7-Sep-2022	At par on 17-Mar-2022
16	Subsequent call dates, if applicable Coupons/dividends	At par on each March and September 1, commencing September 1, 2022 up to and excluding the maturity date	At par on each March and September 7, commencing September 7, 2022 up to and excluding the maturity date	At par on each March, June, September, and December 17, commencing March 17, 2022 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.0193	0.02	0.0122
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	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25	If convertible, conversion rate	N/A	N/A	N/A
20	If convertible, mandatory or optional conversion	N/A	N/A N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
~ .	If temporary write-down, description of write-			
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Evernation from subordination
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
35	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
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Umper detaints (pc US) RIN or Boomag termine by the protein (pc US) RIN or Boomag termine (Contended Contact and Person Proteine of Contact and Person Proteine Contact and Person Proteine of Contact and Person Proteine of Con			in regulatory capital	in regulatory capital	
2 Implicit placement 06580000 06588000 06588000 3 Contring iselial of the isstament. Province of Orlands and Itele	1		BMO	BMO	BMO
Instantant Instantant Instantant Instantantantantantantantantantantantantant	2		06368DXD1	06368EXR8	06368DXC3
Image: Synthe efforces Contractual Contractual Contractual Contractual Contractual 4 Transford active for other TX-cliquity NA NA NA 4 Transford active for other TX-cliquity NA NA NA 4 Transford active for other TX-cliquity NA NA NA 5 Light active for other TX-cliquity NA NA NA 7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 Instrument type NA NA NA NA 9 Arriside of instance (setting active contractual ac	3	Governing law(s) of the instrument	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
Regulatory recomment Inclusion NA NA NA NA 4 Transmissional Basel II rules NA NA NA NA 5 Post-transform Basel II rules NA NA NA NA 7 Instrument Syste Other TLAC Instrument Other TLAC Instrument Other TLAC Instrument Other TLAC Instrument 8 Instrument Syste NA NA NA NA 9 Paravise of instrument Syste NA NA NA NA 10 Congress of instrument System NA USD 25 USD 25 Usb/19/ Init value option Isb/19/ Init value option Isb/19/ Init value option Isb/19/ Init value option Isb/19/ Init value option		Means by which enforceability requirement of Section 13			
4 Transitional Ratel II rules NA NA NA NA 5 Feature Indust NA NA NA NA NA 6 Flights at tobiggiourgroupscholo NA NA NA NA 7 Interment type Other TLAC instrument Other TLAC instrument Other TLAC instrument NA 8 millions, so of most rocord reporting data) NA NA NA NA 9 Par value option Libitity - fair value opt			Contractual	Contractual	Contractual
5 Pact-carational Basel III rules NA NA NA NA 6 Elights at objgroup/groupsholo NA NA NA 7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument 9 Instrument type NA NA NA 9 Original state of source teacher teaching of the instrument Dated Dated Dated 10 Original raturity state / final maturity Dated Dated Dated 14 Itsuer call subject to prior supervisory approval Yes Yes Yes 15 referingtion amount / initial maturity 22-Sep-2022 At par on each March, June, and the instrument of the i	4		N/A	N/A	N/A
7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 millions, as of nost receive recent recenting date) NA NA NA NA 9 Per value option in transment Lability - fair value option Lability - fair value opt	5		N/A		N/A
Anount recognised in replation capital (corrency in an onlines, as of nost recent regimes and the second				-	-
8 million, so of most recent reporting date N/A N/A N/A 9 Preveale of instrument USD 25 Lability - fair value option Lability - fair value option 10 Accounting data/fication UDD 25 Dated Dated Dated 25-Bp-202 Dated 23-Bp-202 Dated 23-Bp-202 Dated 23-Bp-202 Dated 23-Bp-202 Dated 23-Bp-202 Association in the second of the	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
10 Accounting classification Liability - fair value option Liability - fair value option 23-58p-202 23-58p-202 23-58p-202 23-58p-202 12 Prepretuil or dated Dated Dated Dated Dated 13 Original maturit date / Final maturity 22-58p-202 Yas Yas Yas 14 Itsuer call subject to prior supervisory approval Yes Yas Yas Yas 15 rederingtion amount / initial maturity 22-58p-2022 At par on 22-58p-2022 At par on 22-58p-2022 At par on each March, June, Each March and September 22, September 22, September 22, September 22, 2022 up to and excluding the commencing September 22, 2022 up to and excluding the commencing September 22, 2022 up to and excluding the commencing September 22, 2022 up to and excluding the commencing September 22, 2022 up to and excluding the commencing September 22, 2022 up to and excluding the commencing September 22, 2022 up to and excluding the commencing September 22, 2022 up to and excluding the commencing September 22, 2022 up to and excluding the commencing September 22, 2022 up to and excluding the commencing September 22, 2022 up to and excluding the commencing September 23, 2022 up to and excluding the maturity date 16 Subsequent tail dates, if applicable Zero Company divided/coupon Fload Fload Fload 17 Freedering of a step up or other incertity to reduce y date No No No No 18 Coupon tail dates, indinger	8		N/A	N/A	N/A
11 Original date of Susance / Settlement 22.58p-202 22.58p-203 22.58p-203 12 Preprivation of date / final maturity 22.58p-203 22.58p-203 22.58p-203 14 Issuer call subject to prior supervisory approval Yes Yes Yes 15 redemption amount / initial maturity 22.58p-2032 At par on each March, June. 15 redemption amount / initial maturity 22.58p-2022 At par on each March, June. 16 Subsequent call dates, if applicable Each March and September 22, commencing September 22, 2022 up to an each March, June. At par on each March and September 22, 2022 up to an each March, June. 16 Subsequent call dates, if applicable maturity date Fixed Fixed 17 Fixed on floating divident/coupon Fixed Fixed Fixed 18 Coupons/dividend Fixed No No No 19 Each March and September 22, commencing Sep	9	Par value of instrument	2	USD 25	2
12 Perpetuat or dated Dated Dated Dead 13 Original naturity date frain maturity 22-Sep-203 22-Sep-202 Yes Yes <td></td> <td></td> <td></td> <td></td> <td></td>					
13 Original maturity date / final maturity 22-Sep-2021 22-Sep-2028 22-Sep-2028 14 Hister call subject to prior supervisory approval Yes Yes 15 regengtion amount / initial maturity Yes Yes 16 Subsequent call dates, contingent call dates and 22-Sep-2022 At par on each March, June, 15 redemption amount / initial maturity 22-Sep-2022 At par on each March, June, 16 Subsequent call dates, if applicable Each March and September 22, September, and December 22, 2022 2022 up to and excluding the maturity date 16 Subsequent call dates, if applicable Fixed 17 Fixed or floating dividend/coupon Fixed 18 Coupon rate and any related index. 2arc Goupon, 2.36% 19 Exestence of a dividend stopper No 10 Fixed or floating dividend/coupon Fixed 10 Fixed or floating up or other incertive to reducem No 10 Exestence of a dividend stopper No 11 Fixed or floating up or other incertive to reducem No 12 Noncorrentible or non-convertible Non-convertible 13 Fixed or floating up or other incertive to reducem No 14 If convert					
14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes 0 Optional call date, contingent call dates and 22-Sep-2022 At par on each March, June, At par on each March, June, 15 rederrption amount / initial maturity 22-Sep-2022 At par on each March, June, 16 Subsequent call dates, if spalicable Each March and September 22, September, and December 22, Communicing September 22, Communicing September 22, September, and December		•			23-Sep-2029
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17 Fixed Fixed Fixed Fixed 18 Coupon rate and any related index Zero Coupon, 2.35% 1.78% 1.80 19 Existence of a dividend stopper No No No No 20 mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Nor-convertible Nor-convertible 24 If convertible, fully or partially N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, fully or partially 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 type convertible into 30 Write-down, write-down, write-down, description of write-down, write-down, description of write-down, write-down, description of write-down, mechanism Pari pasu to Deposit Liabilities 31 If write-down, description of write-down on	16		commencing September 22, 2022 up to and excluding the	September, and December 22, commencing September 22, 2022 up to and excluding the	September 23, commencing September 23, 2022 up to and
19 Existence of a dividend stopper No No No andatory Fully discretionary, partially discretionary or 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, conversion trigger (5) NA NA NA 24 If convertible, for on-convertible Non-convertible Non-convertible 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, fully or partially N/A N/A N/A 27 If convertible, induity or potional conversion N/A N/A N/A 28 If convertible, specify instrument type conversion 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, permanent or temporary If temporary write-down, description of write-down mechanism Exemption from subordination 34a Type of subordination hierarchy in liquidation (specify rain pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 35 If write-down, descri	17		Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 20 mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A 26 If convertible, specify instrument type convertible into If onvertible, specify instrument type convertible into If wite-down, write-down trigger (s) N/A N/A 29 into N/A N/A N/A N/A N/A 31 If write-down, full or partial If write-down, description of write- If write-down, full or partial If write-down, description of write-		Coupon rate and any related index	Zero Coupon, 2.35%	1.78%	1.80%
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 No-convertible Non-convertible 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible No-convertible 24 If convertible, fully or partially N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A 26 If convertible, specify instrument type convertible into N/A N/A N/A 27 If convertible, specify instrument type convertible into N/A N/A N/A 28 int convertible, specify instrument type convertible into N/A N/A N/A 29 into N/A N/A N/A N/A 30 Write-down, full or partial No No No 31 If write-down, utrie-down, description of write- If temporary write-down, description of write- 34 down mechanism Exemption from subordination Exemption from subordination 34 Type of subordination hierarchy in liquidation (specify isin in subordination in subordination in subordination inerachy in liquidat	19		No	No	No
22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) 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, specify instrument type convertible into N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A 29 into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, full or partial If emporary write-down description of write-down net or temporary Image: Convertible into the partial 33 If write-down, permanent or temporary Image: Convertible into the partial Image: Convertible into the partial 34a Type of subordination hierarchy in liquidation (specify instrument type inmediately senior to instrument) Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features No No 37 If yes, specify non-compliant features No No 36 Non-compliant features No No <td></td> <td>mandatory</td> <td></td> <td>/</td> <td></td>		mandatory		/	
23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion trigger (s) 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 If convertible, specify instrument type convertible into 28 If convertible, specify instrument tipe convertible into N/A N/A N/A 30 Write-down, full or partial N/A N/A N/A 31 If write-down, write-down trigger (s) No No No 32 If write-down, permanent or temporary If temporary write-down, description of write- If temporary write-down, description of write- 33 If write-down, description of write- Exemption from subordination Exemption from subordination 34a Type of subordination Exemption from subordination Exemption from subordination 35 Instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities 35 No-compliant transitioned features <td></td> <td></td> <td></td> <td></td> <td></td>					
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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 N/A N/A 29 into N/A N/A N/A N/A 30 Write-down feature No No No 31 If write-down, neither down trigger (s) If write-down, null or partial If the moorary write-down, description of write- 33 If write-down, permanent or temporary If the moorary write-down, description of write- If the moorary write-down, description of write- 4 down mechanism Exemption from subordination Exemption from subordination 334 Type of subordination hierarchy in liquidation (specify instrument type, specify non-compliant transitioned features No No 336 Non-compliant transitioned features No No No 337 If yes, specify non-compliant features N/A N/A N/A 338 Non-					
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 into N/A N/A N/A N/A 30 Write-down feature No No No 31 If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Exemption from subordination Exemption from subordination 34a Type of subordination Exemption from subordination Exemption from subordination Pari pasu to Deposit Liabilities 35 Instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features N/A N/A N/A 37 If yes, specify non-compliant features N/A N/A N/A Arrospectus // Sase Shelf Prospectus / Short Form Prospectus MTN Prospectus Supplement MTN Prospectus Supplement	25	If convertible, fully or partially	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Pari pasu to Deposit Liabilities If write-down, write-down trigger (s) N/A N/A 30 Write-down, write-down trigger (s) No No 31 If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Exemption from subordination 35 Non-compliant transitioned features No 37 If yes, specify non-compliant features N/A Arrospectus MTN Prospectus MTN Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable)					
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30 Write-down feature No No No 31 If write-down, write-down, full or partial	28				
31 If write-down, write-down, trigger (s) If write-down, full or partial 32 If write-down, permanent or temporary If emporary write-down, description of write- 33 If temporary write-down, description of write- If temporary write-down, description of write- 34 Type of subordination Exemption from subordination Exemption from subordination 34a Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 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 Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement					
32 If write-down, full or partial			No	No	No
33 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism If temporary write-down, description of write- down mechanism 34 Type of subordination Exemption from subordination Exemption from subordination 34a Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 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					
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35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features No No No 37 If yes, specify non-compliant features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable) Prospectus Supplement	34				
35 instrument type immediately senior to instrument) 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			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 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 grupplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement pricing Supplement (if applicable) If applicable MTN Prospectus Supplement		Position in subordination hierarchy in liquidation (specify			
37 If yes, specify non-compliant features 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) Image: Complement of the spectus supplement of the spectus supplement of the spectus supplement (if applicable)		instrument type immediately senior to instrument)			Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form MTN Prospectus Prospectus MTN Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement Pricing Supplement (if applicable) Image: Comparison of the sector of the					
Pricing Supplement (if applicable)		Prospectus / Base Shelf Prospectus / Short Form	N/A		N/A
		Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	
Final Terms - CUSIP: 06368DXE Final Terms - CUSIP: 06368EXR Final Terms - CUSIP: 06368D		Pricing Supplement (if applicable)	Final Torma CURID: 00000DV5		

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		Birlo	
2	for private placement)	238365937	238825270	238694906
2	Countries 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 3a	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
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 250	EUR 6	USD 100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Sep-2021	27-Sep-2021	30-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Sep-2061	27-Sep-2051	30-Sep-2061
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	23-Sep-2026	27-Sep-2023	30-Sep-2026
16	Subsequent call dates, if applicable	Each September 23, commencing September 23, 2026 up to and excluding the maturity date	Each September 27, commencing September 27, 2023 up to and excluding the maturity date	Each September 30, commencing September 30, 2026 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 3.20%	Zero Coupon, 1.38%	Zero Coupon, 3.20%
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	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N1/A	NI/A	NIA
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)		l	<u> </u>
32	If write-down, full or partial		l	<u> </u>
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism	<u> </u>	L	
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Designed to Descent 11.1.1991	Devineers to Devestight 1, 1991	Designment to Design it is a first
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 NIP Prospectus - July 16, 2021	N/A NIP Prospectus - July 16, 2021	N/A NIP Prospectus - July 16, 2021
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus - July 16, 2021 NIP Prospectus Supplement - August 25, 2021	NIP Prospectus - July 16, 2021 NIP Prospectus Supplement - August 25, 2021	NIP Prospectus - July 16, 2021 NIP Prospectus Supplement - August 25, 2021
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 23836593	Final Terms - CUSIP: 23882527	Final Terms - CUSIP: 238694906F

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo		
2	for private placement)	06368DXK5	06368DXL3	06368DXM
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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 10	Par value of instrument	1 Liability fair value antian	1	Lighility fair value ention
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 1-Oct-2021	Liability - fair value option 1-Oct-2021	Liability - fair value option 1-Oct-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Oct-2027	1-Oct-2029	1-Oct-203
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 1-Oct-2022
16	Subsequent call dates, if applicable	At par on each April and October 1, commencing October 1, 2022 up to and excluding the maturity date	At par on each April and October 1, commencing October 1, 2022 up to and excluding the maturity date	At par on each April and October 1, commencing October 1, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.88%	2.16%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
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			
22	If convertible, specify issuer of instrument it converts	N1/A		N1/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
			+	
	Supplement to Base Shelf Prospectus (if applicable)			

	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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO		
2	for private placement)	06368DXW9	06368DYF5	06368EZA3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	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 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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3		USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	5-Oct-2021 Dated	8-Oct-2021 Dated	15-Oct-2021 Dated
13	Original maturity date / Final maturity	5-Oct-2029	8-Oct-2026	15-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 5-Oct-2022	At par on 8-Oct-2022	At par on 15-Apr-2022
		At par on each April and October	At par on each April and October	At par on each April and October
		5, commencing October 5, 2022	8, commencing October 8, 2022	15, commencing April 15, 2022
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
	Subsequent call dates, if applicable	date	date	
16				date
	Coupons/dividends			
16 17 18		Fixed	Fixed 1.55%-2.00%	date Fixed 0.90%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 1.90% No	Fixed 1.55%-2.00% No	Fixed 0.90% No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 1.90% No Mandatory	Fixed 1.55%-2.00% No Mandatory	Fixed 0.90% 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 1.90% No	Fixed 1.55%-2.00% No	Fixed 0.90% 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 1.90% No Mandatory No Cumulative Non-convertible	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible	Fixed 0.90% 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)	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 0.90% No No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 0.90% 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)	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 0.90% No 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	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 0.90% 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	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 0.90% 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	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 0.90% 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	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 0.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 24 25 26 27 28 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 0.90% 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 25 26 27 28 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 0.90% 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 24 25 26 27 28 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 0.90% 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 25 26 27 28 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 0.90% 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, partially If convertible, mandatory or 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-	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 0.90% 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, specify instrument type convertible into 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	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 0.90% 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 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 0.90% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 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	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 0.90% 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 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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)	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 0.90% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed
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, specify instrument type convertible into If convertible, specify issuer 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	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus <td>Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No</td> <td>Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No</td> <td>Fixed</td>	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 0.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
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, pandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus <td>Fixed Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A</td> <td>Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No</td> <td>Fixed 0.90% 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 N/A M/A M/A M/A M/A M/A M/A M/A M/A M/A M</td>	Fixed Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 1.55%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 0.90% 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 N/A M/A M/A M/A M/A M/A M/A M/A M/A M/A M

million	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		Бию	
2	for private placement)	06368DYL2	06368G2A4	06368DD84
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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	2	USD 15	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Oct-2021	29-Oct-2021	23-Dec-202
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 19-Oct-2028	Dated 29-Oct-2026	Dated 23-Dec-2032
13	Issuer call subject to prior supervisory approval	Yes	29-001-2026 Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Oct-2022	At par on 29-Apr-2022	23-Dec-202
16	Subsequent call dates, if applicable	At par on each April and October 19, commencing October 19, 2022 up to and excluding the maturity date	At par on each April, July, October, and January 29, commencing April 29, 2022 up to and excluding the maturity date	Each June and December 23, commencing December 23, 202 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	2.20%	1.50%	Zero Coupon, 3.049
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
	If convertible, mandatory or optional conversion	N/A	N/A	N/A
27				
27	If convertible, specify instrument type convertible into			
28	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
28 29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
28 29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
28 29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
28 29 30	If convertible, specify issuer of instrument it 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 issuer of instrument it converts into Write-down feature If write-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	If convertible, specify issuer of instrument it 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 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	No	No	No
28 29 30 31 32 33 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
28 29 30 31 32 33 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No	No	No
28 29 30 31 32 33 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	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 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)	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
\$ 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	0000005500	0000005504	0000070
2	for private placement)	06368DE83	06368DE91	06368DZS
		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	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 45.404	N/A 0.20
9 10	Par value of instrument Accounting classification	2 Liability - fair value option	15.401 Liability - fair value option	0.20 Liability - fair value option
10	Original date of issuance / Settlement	6-Jan-2022	31-Dec-2021	24-Nov-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Jan-2030	31-Dec-2026	24-Nov-203
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 6-Jan-2023	31 Doc 2022	At par on 24-Nov-2022
16	Subsequent call dates, if applicable	At par on each January and July 6, commencing January 6, 2023 up to and excluding the maturity date	Each June and December 31, commencing December 31, 2022 up to and excluding the maturity date	At par on each May and November 24, commencing November 24, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero Coupon, 2.32%	2.60%
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	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
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A
27				
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N1/A	NVA	N1/A
29	into Write down feature	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial		+	
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			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			

\$ million	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368G4U8	06368G6V4	06368G7C
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) 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 USD 23.88	N/A USD 4.05	N/A USD 4.902
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	24-Nov-2021	30-Nov-2021	17-Dec-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Nov-2026	30-Nov-2028	17-Dec-202
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-May-2022	At par on 30-May-2022	At par on 17-Dec-2022
16	Subsequent call dates, if applicable Coupons/dividends	At par on each February, May, August and November 24, commencing May 24, 2022 up to and excluding the maturity date	At par on each February 28, May 30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date	At par on each March, June, September and December 17, commencing December 17, 202 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00%-2.25%	2.05%	
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
25	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supprement to base onen Prospectus (II applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Tarma, CLICID: 000000 4110	Final Terms - CUSIP: 06368G6V4	

	instruments governed by foreign law) Regulatory treatment Transitional Pacel III rules	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 43.14	USD 270
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Dec-2021	22-Dec-2021	14-Dec-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 30-Dec-2026	Dated 22-Dec-2026	Dated 14-Dec-2061
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Dec-2022	At par on 22-Jun-2022	14-Dec-2026
16	Subsequent call dates, if applicable Coupons/dividends	At par on each March, June, September and December 30, commencing December 30, 2022 up to and excluding the maturity date	At par on each March, June, September and December 22, commencing June 22, 2022 up to and excluding the maturity date	Each December 14, commencing December 14, 2026 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%	2.00%	Zero Coupon, 3.40%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mondatan	Mandatan	Mandatan
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
25 26				
25				
25 26	If convertible, specify instrument type convertible into			
25 26 27 28	If convertible, specify issuer of instrument it converts			
25 26 27 28 29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
25 26 27 28 29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
25 26 27 28 29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
25 26 27 28 29 30	If convertible, specify issuer of instrument it converts into Write-down feature			
25 26 27 28 29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
25 26 27 28 29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	No	No	No
25 26 27 28 29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
25 26 27 28 29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, vrite-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	No	No	No
25 26 27 28 29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
25 26 27 28 29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
25 26 27 28 29 30 31 32 33 34 34a 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34 34 ₂ 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - November

	atures Of Regulatory Capital Instruments is except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	243100003	06368GF44	06368D2A
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 240	USD 2.506	0.85
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Jan-2022	28-Jan-2022	29-Apr-20
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-Jan-2062	28-Jan-2027	29-Apr-20
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	25-Jan-2027	At par on 28-Jul-2022	At par on 29-Apr-2023
16	Subsequent call dates, if applicable	Each January 25, commencing January 25, 2027 up to and excluding the maturity date	commencing July 28, 2022 up to	At par on each April and Octob 1, commencing April 29, 2023 u to and excluding the maturity da
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 3.33%	2.00%	3.75%-4.25
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	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger (s)	N/A	N/A	N/A
24				
25	If convertible, fully or partially	N/A	N/A	N/A
25 26	If convertible, conversion rate	N/A N/A	N/A N/A	N/A
25		N/A	N/A	
25 26	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
25 26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A	N/A N/A N/A	N/A N/A
25 26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
25 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
25 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
25 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
25 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
25 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 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
25 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
25 26 27 28 29 30 31 32 33 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	N/A N/A N/A N/A No	N/A N/A N/A No	N/A N/A N/A No
25 26 27 28 29 30 31 32 33 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination
25 26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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)	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
25 26 27 28 30 31 32 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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	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 No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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)	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - November 3. 2021	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/P Offering Circular - November	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

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368D2B9	06368DL77	06368DL8
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) 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 0.25	1.8	1.
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-202
12 13	Perpetual or dated	Dated 29-Apr-2025	Dated 10-Feb-2032	Dated 10-Feb-203
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	29-Apr-2025 Yes	Yes	10-Feb-203 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Apr-2023	At par on 10-Feb-2023	At par on 10-Feb-2023
16	Subsequent call dates, if applicable	At par on each April and October 1, commencing April 29, 2023 up to and excluding the maturity date	At par on each February and August 10, commencing February 10, 2023 up to and excluding the maturity date	At par on each February and August 10, commencing Februar 10, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	3.50%-3.75%	2.80%	2.709
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 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
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
	in convertible, specify issuer of instrument it converts		N/A	N/A
29	into	N/A	N/A	
30	into Write-down feature	N/A No	No	No
30 31	into Write-down feature If write-down, write-down trigger (s)			No
30 31 32	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			No
30 31 32 33	into Write-down feature If write-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
30 31 32 33 34	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	No	No	
30 31 32 33	into Write-down feature If write-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
30 31 32 33 34	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	No	No	
30 31 32 33 34 34a 35	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 34a 35 36	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 34a 35 36	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
S millions	s except as noted)	Included in TLAC not included in regulatory capital BMO	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	BMO		
2	for private placement)	06368DN91	06368DP24	06368DP6
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) 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	1.5	1	5.78
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-202
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 2-Mar-2028	Dated 2-Mar-2026	Dated 4-Mar-202
13	Issuer call subject to prior supervisory approval	Z-Mar-2028 Yes	Yes	4-Mar-202 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Mar-2023	At par on 2-Mar-2023	At par on 4-Mar-2023
16	Subsequent call dates, if applicable	At par on each March and September 2, commencing March 2, 2023 up to and excluding the maturity date	At par on each March and September 2, commencing March 2, 2023 up to and excluding the maturity date	At par on each March and September 4, commencing Marc 4, 2023 up to and excluding the maturity date
	Coupons/dividends		-	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-3.20%		
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 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	in convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
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	Examption from subordination	Examplion from subordination	Examption 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Complement to Date Chalf Decements (16 and list his)			
	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DR22	06368DR48	06368DS21
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	N/A	N/A	N/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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	11.25	1.05	1.187
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Mar-2022 Dated	21-Mar-2022	22-Mar-2022 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 16-Mar-2032	Dated 21-Mar-2025	Dated 22-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 16-Mar-2023	At par on 21-Mar-2023	At par on 22-Mar-2023
16	Subsequent call dates, if applicable	At par on each March and September 16, commencing March 16, 2023 up to and excluding the maturity date	At par on each March and September 21, commencing March 21, 2023 up to and excluding the maturity date	At par on each March and September 22, commencing March 22, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.25%-4.00%	2.40%-2.60%	2.65%-2.85%
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 N/A	Non-convertible	Non-convertible N/A
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 instrument type convertible into			
	into	N/A	N/A	N/A
30 31	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			
34	If temporary write-down, description of write- down mechanism			
	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
	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: 06368DS21

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo		
2	for private placement)	06368DT38	06368DT79	06368DT8
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) 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 9	millions, as of most recent reporting date) Par value of instrument	N/A 0.92	N/A 15	N/A USD 0.40
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Mar-2022	29-Mar-2022	31-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Mar-2027	29-Mar-2025	31-Mar-202
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-Mar-2023	At par on 29-Mar-2023	At par on 31-Mar-2023
16	Subsequent call dates, if applicable	At par on each March and September 24, commencing March 24, 2023 up to and excluding the maturity date	At par on each March and September 29, commencing March 29, 2023 up to and excluding the maturity date	At par on each March 31 and September 30, commencing March 31, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%-3.50%	3.00%	2.75%-3.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)			
31	If write-down, write-down trigger (s)			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34 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)			

(\$ millior	atures Of Regulatory Capital Instruments			
	ns except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	lssuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	Bino	
2	for private placement)	06368DT95	06368DU28	06368DU44
		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 Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.15	2.776	
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-Mar-2022 Dated	31-Mar-2022 Dated	31-Mar-2022 Dated
13	Original maturity date / Final maturity	31-Mar-2025	31-Mar-2027	31-Mar-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Mar-2023	At par on 31-Mar-2023	At par on 31-Mar-2023
15				
		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
		March 31, 2023 up to and	March 31, 2023 up to and	March 31, 2023 up to and
16	Subsequent call dates, if applicable		excluding the maturity date	
16	Subsequent call dates, if applicable Coupons/dividends	excluding the maturity date	excluding the maturity date	excluding the maturity date
16 17	Coupons/dividends Fixed or floating dividend/coupon	excluding the maturity date Fixed	Fixed	excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	excluding the maturity date Fixed 3.00%-3.10%	Fixed 3.20%-4.00%	excluding the maturity date Fixed 3.10%-4.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	excluding the maturity date Fixed	Fixed	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	excluding the maturity date Fixed 3.00%-3.10% No	Fixed 3.20%-4.00% No	excluding the maturity date Fixed 3.10%-4.00% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	excluding the maturity date Fixed 3.00%-3.10%	Fixed 3.20%-4.00%	excluding the maturity date Fixed 3.10%-4.00%
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	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative	Fixed 3.20%-4.00% No Mandatory No Cumulative	excluding the maturity date Fixed 3.10%-4.00% 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	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 3.10%-4.00% 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)	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 3.10%-4.00% 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	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 3.10%-4.00% 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	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 3.10%-4.00% 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	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 3.10%-4.00% 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	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 3.10%-4.00% 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	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 3.10%-4.00% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 3.10%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s)	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 3.10%-4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 3.10%-4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30 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, wite-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 3.10%-4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 25 26 27 28 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 3.10%-4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 3.10%-4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 3.10%-4.00% 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 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 3.20%-4.00% 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 3.10%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 3.10%-4.00% 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 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible, on non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 3.20%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	excluding the maturity date Fixed 3.10%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 3.20%-4.00% 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	excluding the maturity date Fixed 3.10%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 3.20%-4.00% 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	excluding the maturity date Fixed 3.10%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	excluding the maturity date Fixed 3.00%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 3.20%-4.00% 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	excluding the maturity date Fixed 3.10%-4.00% No Mandatory No Cumulative Non-convertible 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 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)	06368DU51	06368DU69	06368DU8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.517	0.06	C
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Apr-2022	1-Apr-2022	6-Apr-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Apr-2025	1-Apr-2028	6-Apr-202
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-Apr-2023	At par on 1-Apr-2023	At par on 6-Apr-2023
16	Subsequent call dates, if applicable	At par on each April and October 1, commencing April 1, 2023 up to and excluding the maturity date	At par on each April and October 1, commencing April 1, 2023 up to and excluding the maturity date	6, commencing April 6, 2023 up
16	Subsequent call dates, if applicable Coupons/dividends	1, commencing April 1, 2023 up	1, commencing April 1, 2023 up	6, commencing April 6, 2023 up
16		1, commencing April 1, 2023 up	1, commencing April 1, 2023 up	6, commencing April 6, 2023 up
	Coupons/dividends	1, commencing April 1, 2023 up to and excluding the maturity date	1, commencing April 1, 2023 up to and excluding the maturity date	6, commencing April 6, 2023 up to and excluding the maturity da Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	1, commencing April 1, 2023 up to and excluding the maturity date Fixed	1, commencing April 1, 2023 up to and excluding the maturity date Fixed	6, commencing April 6, 2023 up to and excluding the maturity da 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	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative Non-convertible	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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 April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative Non-convertible N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative Non-convertible N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative Non-convertible N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 3.50%-4.10 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	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30 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)	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 27 28 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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 April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If temporary write-down description of write- down mechanism Type of subordination	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in 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, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A 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 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 April 1, 2023 up to and excluding the maturity date Fixed 3.00%-3.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	1, commencing April 1, 2023 up to and excluding the maturity date Fixed 3.25%-4.00% 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	6, commencing April 6, 2023 up to and excluding the maturity da Fixed 3.50%-4.10 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DV50	06368DY40	06368DZ80
		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	Contractual	Contractual	
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	0.91 Liability - fair value option	1.052 Liability - fair value option	2.367 Liability - fair value option
10	Original date of issuance / Settlement	8-Apr-2022	13-Apr-2022	29-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Apr-2026	13-Apr-2028	29-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 8-Apr-2023	At par on 13-Apr-2023	At par on 29-Apr-2023
16	Subsequent call dates, if applicable	At par on each April and October 8, commencing April 8, 2023 up to and excluding the maturity date	13, commencing April 13, 2023 up to and excluding the maturity	At par on each April and October 29, commencing April 29, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.40%-4.00%	3.70%-4.50%	3.90%-4.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 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
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial		<u> </u>	
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 sub-adjustice biserably in liquidation (see sife.			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			

	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	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DZ98	06368GHU4	06368GHX8
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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
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 2.35	USD 2.255	USD 5.475
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Apr-2022	11-Feb-2022	14-Feb-2022
12	Perpetual or dated	Dated 20 Apr 2025	Dated 11 Ech 2027	Dated 14 Ech 2026
13	Original maturity date / Final maturity	29-Apr-2025	11-Feb-2027	14-Feb-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Apr-2023	At par on 11-Aug-2022	At par on 14-Nov-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 February, May, August, and November 11, commencing August 11, 2022 up to and excluding the maturity date	At par on each February, May, August, and November 14, commencing November 14, 2022 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.40%-3.60%	2.20%	1.50%-2.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	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
	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 Prospecture	N/A	N/A	N/A
	Prospectus Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus	MTN Prospectus
			MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DZ98	Final Terms - CUSIP: 06368GHU4	Final Terms - CUSIP: 06368GHX

	s except as noted)			
1	lssuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368GJP3	06368GJW8	06368GK7
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) 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 2.174	USD 5	USD
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Feb-2022	18-Feb-2022	28-Feb-202
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 18-Feb-2026	Dated 18-Feb-2027	Dated 28-Feb-202
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Aug-2023	N/A	At par on 28-Aug-2022
16	Subsequent call dates, if applicable	At par on each February and August 18, commencing August 18, 2023 up to and excluding the maturity date	N/A	
	Coupons/dividends	August 18, commencing August 18, 2023 up to and excluding the maturity date		August, and November 28, commencing August 28, 2022 u to and excluding the maturity da
17	Coupons/dividends Fixed or floating dividend/coupon	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed	Fixed to Floating	August, and November 28, commencing August 28, 2022 u to and excluding the maturity da Fixed
	Coupons/dividends	August 18, commencing August 18, 2023 up to and excluding the maturity date	Fixed to Floating	August, and November 28, commencing August 28, 2022 u to and excluding the maturity da 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 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No	Fixed to Floating SOFR + 30 bps No	August, and November 28, commencing August 28, 2022 up to and excluding the maturity da Fixed 2.00 No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory	Fixed to Floating SOFR + 30 bps No Mandatory	August, and November 28, commencing August 28, 2022 up to and excluding the maturity da Fixed 2.00 ^o 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 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No	Fixed to Floating SOFR + 30 bps No Mandatory No	August, and November 28, commencing August 28, 2022 up to and excluding the maturity da 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	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative	August, and November 28, commencing August 28, 2022 u to and excluding the maturity da Fixed 2.00' 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	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No	Fixed to Floating SOFR + 30 bps No Mandatory No	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.00° No Mandatory No
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.000 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, conversion rate	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.00° 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	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.005 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.005 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, conversion rate	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.005 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	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.005 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.005 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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.000 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.000 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, feature If write-down, mite-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.005 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If temporary write-down, description of write- down mechanism	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.005 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, feature If write-down, mite-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.005 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If temporary write-down, description of write- down mechanism	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.009 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A So Exemption from subordination Pari pasu to Deposit Liabilities	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.00 ⁴ No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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)	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.00 ⁶ No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.000 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer 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	August 18, commencing August 18, 2023 up to and excluding the maturity date Fixed 2.10% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	Fixed to Floating SOFR + 30 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	August, and November 28, commencing August 28, 2022 up to and excluding the maturity dat Fixed 2.009 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

S million	<pre>tures Of Regulatory Capital Instruments s except as noted)</pre>			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GK89	06368GM95	06368GNQ
		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			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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 4.045	USD 2	USD
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Feb-2022	Liability - fair value option 17-Mar-2022	Liability - fair value option 7-Apr-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Feb-2025	17-Mar-2025	7-Apr-203
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-Nov-2022	At par on 17-Dec-2022	At par on 7-Apr-2024
16	Subsequent call dates, if applicable Coupons/dividends	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	At par on each January, April, July, and October 7, commencin April 7, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.85%-2.50%	2.00%-3.00%	4.000
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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, fully or partially	N/A	N/A	N/A
25	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	-	-	-
32 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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
5 million	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BNO	Бию	BMO
2	for private placement)	06368GNS2	06368GNT0	06368GNV5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 30	USD 14.99	USD 1
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	14-Apr-2022 Dated	14-Apr-2022 Dated	31-Mar-2022 Dated
12	Original maturity date / Final maturity	14-Apr-2025	14-Apr-2027	31-Mar-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Oct-2022	At par on 14-Apr-2023	At par on 31-Mar-2024
16	Subsequent call dates, if applicable Coupons/dividends	At par on each January, April, July, and October 14, commencing October 14, 2022 up to and excluding the maturity date	14, commencing April 14, 2023	At par on each March 31, June 30, September 30, and December 31, commencing March 31, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.40%	3.75%	3.75%
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 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N1/A	N1/A	N1/A
.10	into	N/A	N/A No	N/A
29		No	INC	No
30	Write-down feature	No		
30 31	Write-down feature If write-down, write-down trigger (s)	No		
30	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No		
30 31 32 33	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No		
30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33 34	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination			Exemption from subordination
30 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	Exemption from subordination	Exemption from subordination	· ·
30 31 32 33 34	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination			Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 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	Pari pasu to Deposit Liabilities No N/A

(S million	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368GNW3	06368GPT8	06368GQN0
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			
58	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 15	USD 8	USD 3
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 31-Mar-2022	Liability - fair value option 20-Apr-2022	Liability - fair value option 28-Apr-2022
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Mar-2025	20-Apr-2026	28-Apr-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Mar-2023	At par on 20-Apr-2023	At par on 28-Oct-2022
16	Subsequent call dates, if applicable Coupons/dividends	At par on each March 31, June 30, September 30, and December 31, commencing March 31, 2023 up to and excluding the maturity date	20, commencing April 20, 2023	At par on each April and October 28, commencing October 28, 2022 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.50%		3.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional conversion			IWA
	If convertible specify instrument type convertible inte			
27	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
28	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
28 29	If convertible, specify issuer of instrument it converts into	N/A No	N/A No	N/A No
28	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
28 29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
28 29 30	If convertible, specify issuer of instrument it converts into Write-down feature			
28 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 If write-down, permanent or temporary			
28 29 30 31 32 33	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
28 29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	No	No	No
28 29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	No	No	No
28 29 30 31 32 33 34 344	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 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	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 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	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 N/A

s 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
1	lequer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368GQZ3	06368GQE0	06368D2C7
		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 instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4	USD 5.883	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Apr-2022	29-Apr-2022	2-May-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Apr-2027	29-Apr-2025	2-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 28-Oct-2022	At par on 29-Apr-2023	2-May-23
16	Subsequent call dates, if applicable	At par on each April and October 28, commencing October 28, 2022 up to and excluding the maturity date	At par on each January, April, July and October 29, commencing April 29, 2023 up to and excluding the maturity date	Each May and November 2, commencing May 2, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.10%	3.45%	Zero Coupon, 4.21%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	1 1 1	• • • •	1
		Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
	Existence of a step up or other incentive to redeem	No	No	No
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, 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	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
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 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
22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 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
22 23 24 25 26 27 27 28 29 30 31 31 32 33 34 34a 35	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 27 28 29 30 31 32 33 34 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NA No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36	Existence of a step up or other incentive to 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	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

	<pre>tures Of Regulatory Capital Instruments s except as noted)</pre>			
\$ million	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BNIO	BMO	DIVIO
2	for private placement)	06368D2K9	06368D3F9	06368D4Q4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
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 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50	USD 50	USD 1.30
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	9-May-2022 Dated	25-May-2022 Dated	16-Jun-202 Dated
12	Original maturity date / Final maturity	9-May-2025	25-May-2026	16-Jun-202
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 9-Aug-2022	At par on 25-Aug-2022	At par on 16-Jun-2023
16	Subsequent call dates, if applicable Coupons/dividends	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 25, commencing August 25, 2022 up to and excluding the maturity date	At par on each June and December 16, commencing June 16, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.00%-4.50%		4.30%-4.759
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25	If convertible, conversion rate	N/A N/A	N/A	N/A
20	If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N1/A	N1/A	N1/A
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
31	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism			
34		Exemption from subordination	Exemption from subordination	Exemption from subordination
34 34a	Type of subordination			
34a	Position in subordination hierarchy in liquidation (specify	Pari nasu to Denosit Lighilities	Pari pasu to Deposit Liabilities	Pari nasu to Deposit Liabilition
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a	Position in subordination hierarchy in liquidation (specify	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	Position in subordination hierarchy in 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	No	No

ć millior	atures Of Regulatory Capital Instruments as except as noted)			
5 million 1		Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BNIO
2	for private placement)	06368D4R2	06368GRY5	06368GUQ
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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
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 2.175	USD 21.022	USD 18.39
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Jun-2022	13-May-2022	16-Jun-202
12	Perpetual or dated	Dated	Dated 12 May 2027	Dated 16 Dec 202
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	16-Jun-2027 Yes	13-May-2027 Yes	16-Dec-2025 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Jun-2023	At par on 13-Nov-2022	At par on 16-Mar-2023
16	Subsequent call dates, if applicable	At par on each June and December 16, commencing June 16, 2023 up to and excluding the maturity date	At par on each February, May, August and November 13, commencing November 13, 2022 up to and excluding the maturity date	At par on each March, June, September and December 16, commencing March 16, 2023 up to and excluding the maturity dat
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.10%-4.50%	4.15%	4.00%
19	Existence of a dividend stopper	No	4.1376 No	4.00 J
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	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
	Write-down feature	No	No	No
30	It write-down write-down trigger (c)	1		
31	If write-down, write-down trigger (s)			
	If write-down, full or partial If write-down, permanent or temporary			
31 32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
31 32	If write-down, full or partial If write-down, permanent or temporary	Exemption from subordination	Exemption from subordination	Exemption from subordination
31 32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
31 32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
31 32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			·
31 32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features 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
31 32 33 34 34a 35 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	Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>	Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>
31 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	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GV38	06368GVC8	06368GVD6
		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			
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
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 10	USD 5	
10	Accounting classification	Liability - fair value option 14-Jun-2022	Liability - fair value option	Liability - fair value option 15-Jun-2022
11 12	Original date of issuance / Settlement Perpetual or dated	Dated	15-Jun-2022 Dated	Dated
12	Original maturity date / Final maturity	14-Jun-2027	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 14-Jun-2023	At par on 15-Dec-2022	At par on 15-Dec-2022
16	Subsequent call dates, if applicable Coupons/dividends	At par on each June and December 14, commencing June 14, 2023 up to and excluding the maturity date	At par on each June and December 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
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.15%	4.50%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
~ .	If temporary write-down, description of write-			
34	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari papu to Doposit Lishilitian	Pari pagu to Doposit Lishilitian	Pari pagu ta Danasit Lishilitis-
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)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368GV38	Final Terms - CUSIP: 06368GVC8	Final Terms - CUSIP: 06368GVD6

	tures Of Regulatory Capital Instruments			
\$ million	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		ВМО	
2	for private placement)	06368GVX2	06368GWJ2	06368GWK
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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A		N/A
9	Par value of instrument	USD 7.34	USD 9.816	USD 5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 30-Jun-2022	Liability - fair value option 13-Jul-2022	Liability - fair value option 15-Jul-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Jun-2027	13-Jul-2028	15-Jul-202
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-Jun-2023	At par on 13-Jul-2023	At par on 15-Jul-2023
16	Subsequent call dates, if applicable	At par on each March, June, September and December 30, commencing June 30, 2023 up to and excluding the maturity date	At par on each January, April, July and October 13, commencing July 13, 2023 up to and excluding the maturity date	At par on each January, April, July and October 15, commencing July 15, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	5.00%	4.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
5,	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

, mininon	except as poted)			
	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)	06368GXJ1	06368GY43	06368D7B
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			
34	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 21	USD 3	
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-202
12	Perpetual or dated	Dated 20 Jul 2025	Dated 20 Jul 2027	Dated
13	Original maturity date / Final maturity	29-Jul-2025	29-Jul-2027	2-Aug-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Jul-2023	At par on 29-Jul-2023	At par on 2-Aug-2023
16	Subsequent call dates, if applicable	At par on each January, April, July and October 29, commencing July 29, 2023 up to and excluding the maturity date	At par on each January, April, July and October 29, commencing July 29, 2023 up to and excluding the maturity date	At par on each February and August 2, commencing Aug 2, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17		4.50%	4.88%	4.55
18	Coupon rate and any related index			
18 19	Coupon rate and any related index Existence of a dividend stopper	No	No	No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or			No
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	No Mandatory
19	Existence of a dividend stopper Fully discretionary, partially discretionary or			No
19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	No Mandatory No
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)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
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	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
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	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
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	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
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	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
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	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
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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28 29	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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
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)	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
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative 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
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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	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
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer 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, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- 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 NA Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- 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 NA Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	lequer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	вмо	BMO
2	for private placement)	06368D7X6	06368D7Y4	06368D8L1
_				
		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		O and the advised	
	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	N/A	N/A
8 9	millions, as of most recent reporting date) Par value of instrument	USD 0.655	USD 0.7	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
	Optional call date, contingent call dates and			
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 August 12, commencing Aug 12, 2023 up to and excluding the	At par on each February and August 12, commencing Aug 12, 2023 up to and excluding the	At par on each February and August 19, commencing Aug 19, 2023 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	4.15%		4.65%
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 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	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>
	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)			

	tures Of Regulatory Capital Instruments s except as noted)			
<u>5 million</u>	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368D8S6	06368D8T4	06368GYW
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			
34	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Reaulatory 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 0.125	USD 0.698	USD 1
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	12-Aug-202 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 2-Sep-2025	Dated 2-Sep-2025	Dated 12-May-202
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Z-Sep-2025 Yes	Z-Sep-2025 Yes	Yes
14		163	165	163
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Sep-2023	At par on 2-Sep-2023	At par on 12-Feb-2023
16	Subsequent call dates, if applicable Coupons/dividends	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date	At par on each February, May, August and November 12, commencing Feb 12, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	4.40%	4.000
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	IV/A	N/A	
20	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			
	the standard set to be a first set of the test of the standard for standard set of the	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument type immediately senior to instrument)		No	No
36	Non-compliant transitioned features	No	51/6	N1/A
		No N/A	N/A	N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form		N/A	N/A <u>MTN Prospectus</u> <u>MTN Prospectus Supplement</u>

	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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GZW0	06368LAZ9	06368LBA3
		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			
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 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 10	Par value of instrument	USD 40 Liability - fair value option	0.66 Liability - fair value option	0.69 Liability - fair value option
10	Accounting classification Original date of issuance / Settlement	18-Aug-2022	23-Sep-2022	22-Sep-2022
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Aug-2032	23-Sep-2027	22-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	At par on 18-Aug-2027	At par on 23-Sep-2023	At par on 22-Sep-2023
16	Subsequent call dates, if applicable	At par on each August 18, commencing Aug 18, 2027 up to and excluding the maturity date	At par on each March and September 23, commencing Sep 23, 2023 up to and excluding the maturity date	At par on each March and September 22, commencing Sep 22, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.42%	4.80%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary			
33	in write-down, permanent of temporary			
33	If temporary write-down, description of write-			
		Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34	If temporary write-down, description of write- down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34 34a 35	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
33 34 34a 35	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
33 34 34a 35 36	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374V2B1	06374V2C9	06374V3A2
2		Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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 2	USD 10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Aug-2022	18-Aug-2022 Dated	2-Sep-2022 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 31-Aug-2027	Dated 18-Aug-2025	2-Sep-2025
13	Issuer call subject to prior supervisory approval	Yes	Yes	2-3ep-2025 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Aug-2023	At par on 18-Feb-2023	At par on 2-Jun-2023
16	Subsequent call dates, if applicable Coupons/dividends	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
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.50%	4.20%	
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	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			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement

2 for private 3 Governin 3a of the TLA instrumer Regulato 4 Trans 5 Post-i 6 Eligib 7 Instrumer 8 millions, a 9 Par value 10 Accounti 11 Original of 12 Perpetua 13 Original of 14 Issuer ca 0 Optio 15 redemptio 14 Issuer ca 0 Optio 15 redemptio 16 Subse 0 Coupons, 17 Fixed 18 Coupons, 17 Fixed 18 Coupons, 19 Existe 20 mandator 21 Existe 22 Nonc 23 Convertil 24 If con 25 If con 26 I		regulatory capital BMO 06374V4R4 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A	regulatory capital BMO 06374V4W3	Included in TLAC not included in regulatory capital BMO 06374V5V4 Province of Ontario and the laws of Canada applicable therein
3 Governir 3 Governir 3a of the TLA instrumen Regulato 4 Trans 5 Post- 6 Eligib 7 Instru 8 millions, a 9 Par value 10 Accounti 11 Original (a 12 Perpetual 13 Original (a 14 Issuer ca 0 Accounti 13 Original (a) 14 Issuer ca 0 Option 15 redemption 16 Subsec Coupons, Instruct 17 Fixed 18 Coupons, 17 Fixed 18 Coupons, 19 Exister 21 Exister 22 Nonc 23 Convertil 24 If con 25 If con 26 If con 27	ue identifier (eg CUSIP, ISIN, or Bloomberg identifier rivate placement) erning law(s) of the instrument ans by which enforceability requirement of Section 13 e TLAC Term Sheet is achieved (for other TLAC-eligible uments governed by foreign law) ulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo nstrument type	06374V4R4 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A	06374V4W3 Province of Ontario and the laws of Canada applicable therein	06374V5V4 Province of Ontario and the laws
2 for private 3 Governin 3a of the TLA instrumer Regulato 4 Trans 5 Post-i 6 Eligib 7 Instrumer 8 millions, a 9 Par value 10 Accounti 11 Original of 12 Perpetua 13 Original of 14 Issuer ca 0 Optio 15 redemptio 14 Issuer ca 0 Optio 15 redemptio 16 Subse 0 Coupons, 17 Fixed 18 Coupons, 17 Fixed 18 Coupons, 19 Existe 20 mandator 21 Existe 22 Nonc 23 Convertil 24 If con 25 If con 26 I	ivate placement) erning law(s) of the instrument ans by which enforceability requirement of Section 13 e TLAC Term Sheet is achieved (for other TLAC-eligible iments governed by foreign law) ulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo nstrument type	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws
Means b 3a of the TLA instrumen Regulato 4 Trans 5 Post-i 6 Eligib 7 Instrumen 8 millions, a 9 Par value 10 Accounti 11 Original of 12 Perpetua 13 Original of 14 Issuer ca 0 Accounti 13 Original of 14 Issuer ca 0 Optio 15 redemptio 16 Subse Coupons, If 17 Fixed 18 Coup 19 Existe 20 mandator 21 Existe 22 Nonc 23 Convertil 24 If con 25 If con 26 If con 27 If con 30 Write-do 31 If writ <td>ans by which enforceability requirement of Section 13 e TLAC Term Sheet is achieved (for other TLAC-eligible uments governed by foreign law) <i>ulatory treatment</i> Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo nstrument type</td> <td>of Canada applicable therein Contractual N/A N/A</td> <td>of Canada applicable therein</td> <td></td>	ans by which enforceability requirement of Section 13 e TLAC Term Sheet is achieved (for other TLAC-eligible uments governed by foreign law) <i>ulatory treatment</i> Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo nstrument type	of Canada applicable therein Contractual N/A N/A	of Canada applicable therein	
Means b 3a of the TLA instrumen Regulato 4 Trans 5 Post-i 6 Eligib 7 Instrumen 8 millions, a 9 Par value 10 Accounti 11 Original of 12 Perpetua 13 Original of 14 Issuer ca 0 Accounti 13 Original of 14 Issuer ca 0 Optio 15 redemptio 16 Subse Coupons, If 17 Fixed 18 Coup 19 Existe 20 mandator 21 Existe 22 Nonc 23 Convertil 24 If con 25 If con 26 If con 27 If con 30 Write-do 31 If writ <td>ans by which enforceability requirement of Section 13 e TLAC Term Sheet is achieved (for other TLAC-eligible uments governed by foreign law) <i>ulatory treatment</i> Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo nstrument type</td> <td>N/A N/A</td> <td></td> <td></td>	ans by which enforceability requirement of Section 13 e TLAC Term Sheet is achieved (for other TLAC-eligible uments governed by foreign law) <i>ulatory treatment</i> Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo nstrument type	N/A N/A		
instrumer Regulato 4 Trans 5 Post-i 6 Eligib 7 Instru 8 millions, a 9 Par value 10 Accounti 11 Original of 12 Perpetua 13 Original of 14 Issuer ca 0 Accounti 15 redemption 15 redemption 16 Subset Coupons, Interview 17 Fixed 18 Coupons, 17 Fixed 18 Coupons, 19 Existe 20 mandator 21 Existe 22 Nonc 23 Convertil 24 If con 25 If con 26 If con 30 Write-do 31 If writi 32 If writi 33 If writi	uments governed by foreign law) ulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo nstrument type	N/A N/A	Contractual	
4 Trans 5 Post- 6 Eligib 7 Instru Amount millions, a 9 Par value 10 Accounti 11 Original of 12 Perpetua 13 Origin 14 Issuer ca 0 Subse Coupons, Fully 15 redemptic 15 redemptic 15 redemptic 16 Subse Coupons, Fully 17 Fixed 18 Coup 20 mandator Fully Ondettee 21 Exister 22 Nonc 23 Convertil 24 If con 25 If con 26 If con 27 If con 28 If con 31 If writ 32 If writ 34 down med 34a Type o	Fransitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo nstrument type	N/A	Contractual	Contractual
6 Eligib 7 Instru- Amount 8 millions, a 9 Par value 10 Accounti 11 Original G 12 Perpetua 13 Original G 14 Issuer ca 0 Accounti 15 redemptic 16 Subse Coupons, Fully 17 Fixed 18 Coup 19 Existe 20 mandator 21 Existe 22 Nonc 23 Convertil 24 If con 25 If con 26 If con 27 If con 30 Write-do 31 If writ 32 If writ 33 If writ 34 down metor 34a Type of su	ligible at solo/group/group&solo nstrument type	-	N/A	N/A
7 Instru- Amount 8 millions, a 9 Par value 10 Accounti 11 Original of 12 Perpetua 13 Original of 14 Issuer ca 0 Issuer ca 0 Fully 0 Fully 17 Fixed 18 Coupons, 17 Fully 20 mandator 21 Existe 22 Nonc 23 Convertil 24 If con 25 If con 26 If con 27 If con 28 If con 30 Write-do 31 If writ 32 If writ 33 If writ 34 down med 34a Type of su	nstrument type		N/A	N/A
Amount 8 millions, a 9 Par value 10 Accounti 11 Original of 12 Perpetua 13 Original 14 Issuer ca Option 15 redemption 15 redemption 16 Subsection 15 redemption 16 Subsection 17 Fixed 18 Coupons, 17 Fixed 18 Coupons, 19 Fully, 20 Mandator 21 Exister 22 Nonc 23 Convertil 24 If con 26 If con 27 If con 28 If con 19 Mito 30 Write-do 31 If writi 32 If writi 33 If writi 34 down med 34a Type of su		N/A	N/A	N/A
9 Par value 10 Accounti 11 Original of 12 Perpetua 13 Original of 14 Issuer ca 0 Optio 15 redemptic 16 Subse Coupons, Coupons, 17 Fixed 18 Coup 19 Existe 20 mandator 21 Existe 22 Nonc 23 Convertil 24 If con 25 If con 26 If con 27 If con 28 If con 29 into 30 Write-do 31 If writ 32 If writ 34 Type of su		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
10Accounti11Original of12Perpetua13Original of14Issuer ca15redemption15redemption15redemption16Subsection17Fixed18Coupons,17Fixed18Coupons,19Existe20mandator21Existe22Nonc23Convertil24If con25If con26If con27If con30Write-do31If writ32If writ33If writ34down met34aType of su	ons, as of most recent reporting date) value of instrument	N/A USD 24.696	N/A USD 5	N/A USD 36.591
11Original of12Perpetua13Original of14Issuer ca14Issuer ca15redemption15redemption15redemption16Subsection17Fixed18Coupons,17Fixed18Coupons,19Existe20mandator21Existe22Nonc23Convertil24If con25If con26If con27If con30Write-do31If writi32If writi33If writi34down metor34aType of su	bunting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
12Perpetua13Origin14Issuer ca15redemptic15redemptic15redemptic16SubseCoupons,17Fixed18Coupons,17Fixed18Coupons,17Fixed20mandator21Existe22Nonc23Convertii24If con25If con26If con27If con30Write-do31If writi32If writi33If writi34down med34aType of su	inal date of issuance / Settlement	21-Sep-2022	19-Sep-2022	30-Sep-2022
14Issuer ca0ptio15redemptic15redemptic15redemptic15redemptic16SubseCoupons17Fixed18Coupons17Fixed18Coupons19ExisteFully20mandator21Existe22Nonc23Convertil2425If con2627If con28If con29into30Write-do31If writ32If writ33If writ34Type of su	petual or dated	Dated	Dated	Dated
Optio15redemptic15redemptic15redemptic15redemptic16SubseCoupons,17Fixed18Coup19ExisteFully20mandator21Existe22Nonc23Convertil24If con25If con26If con27If con28If con29into30Write-do31If writ32If writ33If writ34down med34aType of su	Driginal maturity date / Final maturity	21-Sep-2027	19-Sep-2025	30-Sep-2025
15redemptic16SubseCoupons,17Fixed18Coup19Existe20mandator21Existe22Nonc23Convertii24If con25If con26If con27If con28If con30Write-do31If writ32If writ33If writ34down med34aType of su	er call subject to prior supervisory approval	Yes	Yes	Yes
Coupons,17Fixed18Coup19Existe20mandator21Existe22Nonc23Convertil24If con25If con26If con27If con28If con30Write-do31If writ32If writ33If writ34down med34aType of su	Dptional call date, contingent call dates and nption amount / Initial maturity	At par on 21-Sep-2023	At par on 19-Mar-2023	At par on 30-Mar-2023
17Fixed18Coup19ExisteFullyFully20mandator21Existe22Nonc23Convertil24If con25If con26If con27If con28If con29into30Write-do31If writ32If writ33If writ34down med34aType of su	Subsequent call dates, if applicable	September 21, commencing Sep	September 19, commencing Mar	At par on each March, June, September and December 30, commencing Mar 30, 2023 up to and excluding the maturity date
18Coup19ExisteFullyFully20mandator21Existe22Nonc23Convertil24If con25If con26If con27If con28If con29into30Write-do31If writ32If writ33If writ34down meet34aType of su	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Fully20mandator21Existe22Nonc23Convertil24If con25If con26If con27If con28If con29into30Write-do31If writ32If writ33If writ34down med34aType of su	Coupon rate and any related index	5.000%	4.750%	5.000%
20mandator21Existe22Nonc23Convertil24If con25If con26If con27If con28If con29into30Write-do31If writ32If writ33If writ34down med34aType of su	Existence of a dividend stopper		No	No
22Nonc23Convertil24If con25If con26If con27If con28If con29into30Write-do31If writ32If writ33If writ34down mee34aType of su	ully discretionary, partially discretionary or			
23Convertil24If con25If con26If con27If con28If con29into30Write-do31If writ32If writ33If writ34down mee34aType of su		Mandatory	Mandatory	Mandatory
24 If con 25 If con 26 If con 27 If con 28 If con 29 into 30 Write-do 31 If writ 32 If writ 33 If writ 34 down met 34a Type of su	latory Existence of a step up or other incentive to redeem	No	No	No
25 If con 26 If con 27 If con 28 If con 29 into 30 Write-do 31 If writ 32 If writ 33 If writ 34 Type of su	latory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
26 If con 27 If con 28 If con 29 into 30 Write-do 31 If writ 32 If writ 33 If writ 34 Type of su	latory Existence of a step up or other incentive to redeem Noncumulative or cumulative vertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
27If con28If con29into30Write-do31If writ32If writ33If writ34down med34aType of su	latory Existence of a step up or other incentive to redeem Noncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
28If con29into30Write-do31If write32If write33If write34down meet34aType of su	latory Existence of a step up or other incentive to redeem Noncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
If con29into30Write-do31If writ32If writ33If writ34down mee34aType of su	latory Existence of a step up or other incentive to redeem Voncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
30Write-do31If writ32If writ33If writ34down med34aType of su	latory Existence of a step up or other incentive to redeem Noncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
31 If writ 32 If writ 33 If writ 34 down med 34a Type of su	latory Existence of a step up or other incentive to redeem Noncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, mandatory or optional conversion	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
32 If writ 33 If writ If 34 down med 34a Type of su	latory Existence of a step up or other incentive to redeem Noncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
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34a Type of su	latory Existence of a step up or other incentive to redeem Noncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts te-down feature f write-down, write-down trigger (s) f write-down, full or partial f write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
	latory Existence of a step up or other incentive to redeem Noncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts te-down feature f write-down, write-down trigger (s) f write-down, full or partial f write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
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35 instrumen	latory Existence of a step up or other incentive to redeem Voncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts te-down feature f write-down, write-down trigger (s) f write-down, full or partial f write-down, permanent or temporary If temporary write-down, description of write- i mechanism of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
	latory Existence of a step up or other incentive to redeem Noncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts te-down feature f write-down, write-down trigger (s) f write-down, full or partial f write-down, permanent or temporary If temporary write-down, description of write- n mechanism	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
	latory Existence of a step up or other incentive to redeem Noncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts te-down feature f write-down, write-down trigger (s) f write-down, full or partial f write-down, permanent or temporary If temporary write-down, description of write- on mechanism of subordination tion in subordination hierarchy in liquidation (specify	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
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(Ş minon	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374V6P6	06368LDM5	06368LFR2
		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
	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
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	10	9.6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Sep-2022	15-Nov-2022	22-Dec-2022
12	Perpetual or dated	Dated 20 Sep 2027	Dated 15 Nov 2025	Dated
13	Original maturity date / Final maturity	30-Sep-2027	15-Nov-2035	22-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 30-Sep-2023	11/15/2032	N/A
16	Subsequent call dates, if applicable	At par on each March and September 30, commencing Sep 30, 2023 up to and excluding the maturity date	Each May and November 15, commencing November 15, 2032 up to and exicuding the maturity date.	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Floating
18	Coupon rate and any related index		Zero Coupon, 5.35%	CORRA + 100 bps
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	
		N1/A		Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
24 25	If convertible, fully or partially	N/A	N/A N/A	N/A N/A
24 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
24 25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A N/A	N/A N/A
24 25 26	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A N/A N/A	N/A N/A N/A
24 25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A N/A	N/A N/A N/A
24 25 26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
24 25 26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A
24 25 26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A
24 25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
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24 25 26 27 28 29 30 31 32 33 33 34 34a 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A No 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 No Exemption from subordination Pari pasu to Deposit Liabilities
24 25 26 27 28 29 30 31 32 33 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	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 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
24 25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 33 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (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 N/A N/A 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

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1 Be private placement 08374/475 08374/475 08374/475 2 Be private placement Private of Charling and the two		BMO	BMO	BMO
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instruments governed typerger law] Contractual Contractual Contractual 4 Transitional Basel Invies NA NA NA 4 Transitional Basel Invies NA NA NA 6 Post transitional Basel Invies NA NA NA 7 Post transitional Basel Invies NA NA NA 8 Informational Basel Invies NA NA NA 8 Informational Basel Invies NA NA NA 10 Accounting Casalification Laboly - fair value option USD 4.5.4 NA 12 Portevalue Order Obted Doted Dote-202 Dated Dote-202 Basel Casalification Sobe-202 Dated Dote-202 Dated Dote-202 Sobe-202 Dated Sobe-202 Dated Dated Dated Date-2023 At par on 30-Dec-2023 At par on 30-Dec-2023 At par on 30-Dec-2023 At par on 30-Dec-2023 At par on 60-Dec-2023 At par on 60-Dec-2023 At par on 60-Dec-2023 At par on 60-Dec-2023 At par on 60-D	Means by which enforceability requirement of Section 13			
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12 Perpetual or dated Dated Dated Dated Dated 13 Original muturity date / Fand muturity 14-Dec/2027 30-Dec/2027 30-Dec/2027 30-Dec/2027 14 Issuer call subject to prior supervisory approval Yes Yes<				
13 Original maturity date / Final maturity 14-Dec-2027 30-Dec-2027 30-Dec-2027 14 Issuer call subject to prior supervisory approval Yes Yes Yes 0 Optional call date, contingent call dates and redemption amount / initial maturity At par on 14-Dec-2023 At par on 30-Dec-2023 At par on 30-Dec-2023 15 Subsequent call dates, if applicable At par on 14-Dec-2023 At par on ach Match, June, Suppember and Documbor 14, point on the part of the part o				
14 Issuer all subject to prior supervisory approval Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount / initial maturity At par on 14-Dec 2023 At par on 30-Dec 2023 At par on 30-Dec 2023 At par on 30-Dec 2023 16 Subsequent call dates, if applicable counservicing be 14, 2023 up to and excluding the maturity date At par on each March, June, September and December 14, commercing be 14, 2023 up to and excluding the maturity date At par on each June and December 30, 2023 up to and excluding maturity date 16 Subsequent call dates, if applicable Fixed Fixed 5 30, 2023 up to and excluding maturity date 17 Fixed floating divident/coupon Fixed 5 500% 5.40% 5 500% 5.4 18 Coupont yelted index No No No No No 19 Existence of a sting divident/coupon Fixed 5 500% 5.4 No No 21 Existence of a sting divident/coupon Fixed 5 500% 5.4 No No 22 Mornoruble or ono councettible No No No No 23 Couport				
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17 Fixed or floating dividend/coupon Fixed Fixed Fixed 18 Coupon rate and any related index 5.800% 5.500% 5.41 19 Existence of a dividend's topper No No No Fully discretionary, partially discretionary or Mandatory Mandatory Mandatory 21 Existence of a dividend's topper No No No 22 noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible No-convertible 24 If convertible, ronversion rate N/A N/A N/A 25 If convertible, ronversion rate N/A N/A N/A 26 If convertible, nandatory or optional conversion N/A N/A N/A 27 If convertible, specify instrument type convertible into If onvertible, specify instrument it converts If onvertible, specify instrument it converts 29 into N/A N/A N/A N/A 33 If write-down, full or partial If write-down, full or partial If write-down, full or partial 34 Type of subordination Exemption from subordination Exemption from subordination 34	· · · · · · · · · · · · · · · · · · ·	September and December 14, commencing Dec 14, 2023 up to	September and December 30, commencing Dec 30, 2023 up to	December 30, commencing Dec 30, 2023 up to and excluding the
13 Coupon rate and any related index 5.800% 5.500% 5.41 13 Existence of a dividend stopper No No No No 20 mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible, conversion trigger (s) N/A N/A N/A 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion trigger (s) N/A N/A N/A 26 If convertible, conversion trigger (s) 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 29 into N/A N/A N/A N/A 30 Write-down, rite-down riteger (s) No No No 31 If write-down, rite-down riteger (s) If there down, rite-down riteger (s) If there down, rite-down description of write-down network description of write-down description of write-down down description of write-down full or partial If there down, descriptio		Fixed	Fixed	Eixod
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28 If convertible, specify instrument type convertible into if convertible, specify issuer of instrument it converts planto 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 Image: convertible into if the more remporary Image: convertible into if the more remporary Image: convertible into if the more remporary Image: convertible into image: convertible image: convertimage: convertimage: convertible image: convertible	26 If convertible, conversion rate	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts N/A N/A N/A 29 into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) - - 32 If write-down, permanent or temporary - - 33 If write-down, permanent or temporary - - 4 down mechanism - - - 34a Type of subordination hierarchy in liquidation (specify instrument) Exemption from subordination Exemption from subordination 36 Non-compliant transitioned features N/A N/A N/A 37 If yes, specify non-compliant features N/A N/A N/A 9 Prospectus / Base Shelf Prospectus / Short Form MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement 4 Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement	27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
30 Write-down feature No No 31 If write-down, write-down, trigger (s) If write-down, write-down, trigger (s) If write-down, write-down, write-down, partial 32 If write-down, permanent or temporary If 33 If write-down, permanent or temporary If 34 Type of subordination Exemption from subordination 34a Type of subordination hierarchy in liquidation (specify astronamediately senior to instrument) Pari pasu to Deposit Liabilities 35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features No 37 If yes, specify non-compliant features N/A Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement MTN Prospectus Supplement				
30 Write-down feature No No 31 If write-down, write-down, trigger (s) If write-down, write-down, full or partial If write-down, full or partial 32 If write-down, permanent or temporary If If 33 If write-down, description of write- down mechanism If If 34a Type of subordination Exemption from subordination Exemption from subordination 35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features No No 37 If yes, specify non-compliant features N/A N/A Prospectus MTN Prospectus MTN Prospectus MTN Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement		N/A	N/A	N/A
31 If write-down, write-down, trigger (s) If write-down, full or partial 32 If write-down, permanent or temporary If temporary write-down, permanent or temporary 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features No No 37 If yes, specify non-compliant features N/A N/A Prospectus // Base Shelf Prospectus / Short Form MTN Prospectus MTN Prospectus MTN Prospectus Supplement Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement MTN Prospectus Supplement				
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35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features No No 37 If yes, specify non-compliant features N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus Supplement MTN Prospectus Supplement		Exemption from subordination	Exemption from subordination	Exemption from subordination
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	Position in subordination hierarchy in liquidation (specify			
37 If yes, specify non-compliant features 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				Pari pasu to Deposit Liabilities
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. Ten Bouppierreite (L'applicatio)	Pricing Supplement (if applicable)			

ç minon	s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VCL8	06374VCM6	06374VCQ
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) 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) Par value of instrument	N/A USD 12.705	N/A USD 5	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	31-Jan-2023	31-Jan-2023	31-Jan-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jan-2028	2-Feb-2026	31-Jan-202
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 31-Jan-2024
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 the last calendar day c January, April, July and October commencing Jan 31, 2024 up to and excluding the maturity date
	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	5.400%	5.000%	5.060
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.400% No	5.000% No	5.060 ⁴ 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	5.400% No Mandatory	5.000% No Mandatory	5.060 ⁴ No Mandatory
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.400% No	5.000% No	5.060 ⁴ No
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	5.400% No No Cumulative Non-convertible	5.000% No No Cumulative Non-convertible	5.060' No 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)	5.400% No Mandatory No Cumulative Non-convertible N/A	5.000% No No Cumulative Non-convertible N/A	5.060 ⁴ No 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	5.400% No Mandatory No Cumulative Non-convertible N/A N/A	5.000% No Mandatory No Cumulative Non-convertible N/A N/A	5.060' No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.400% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.000% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.060 ⁴ 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	5.400% No Mandatory No Cumulative Non-convertible N/A N/A	5.000% No Mandatory No Cumulative Non-convertible N/A N/A	5.060' No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.400% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.000% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.060' 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, mandatory or optional conversion	5.400% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.000% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.060 ⁴ No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	5.400% No No Cumulative Non-convertible N/A N/A N/A N/A	5.000% No No Cumulative Non-convertible N/A N/A N/A N/A	5.060 ⁴ 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	5.400% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.000% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.0604 No 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.400% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.000% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.0604 No 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 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	5.400% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	5.000% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	5.0609 No Mandatory No Cumulative 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	5.400% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.000% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.0609 No No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	5.400% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	5.000% 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	5.0609 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.400% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NA No Exemption from subordination Pari pasu to Deposit Liabilities	5.000% 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	5.0609 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down in subordination Position in subor	5.400% 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	5.000% 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	5.0609 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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)	5.400% 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 N/A	5.000% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NA NA NA NA NA NA NA NA NA NA NA NA NA	5.0609 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	5.400% 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	5.000% 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	5.0609 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

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital BMO	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	BNO	Bino	
2	for private placement)	06374VCR5	258361709	06368LHV1
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	Contractual		Connactaal
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 10	Par value of instrument Accounting classification	USD 15.1 Liability - fair value option	EUR 50 Liability - fair value option	USD 1 Liability - fair value option
10	Original date of issuance / Settlement	31-Jan-2023	6-Feb-2023	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jan-2028	6-Feb-2031	2-Feb-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 06-Feb-2025	#N/A
16	Subsequent call dates, if applicable	At par on each January and July 31, commencing Jan 31, 2024 up to and excluding the maturity date	At par on February 6, 2025	#N/A
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.40%	Fixed 4.45%	Fixed 7.60%
18	Existence of a dividend stopper	No	4.45%	No 7.0078
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
21	in convertible, manuatory or optional conversion	1 1/7 1		1 1977 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 If temporary write-down, description of write-			
34	down mechanism	Freemantices for the state	Freeman from from the state of the state	Francisco francisco de la construcción
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subardination biogenetics (1991) (1991)			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	Non-compliant transitioned features	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	NIP Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	NIP Prospectus Supplement	
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06374VCR5	Final Terms - CUSIP: 258361709	Final Terms - CUSIP: 06368LHV1

(ć	ulatory Capital Instruments			
\$ millions except as n	bted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1		regulatory capital BMO	regulatory capital	regulatory capital
1 Issuer	ntifier (eg CUSIP, ISIN, or Bloomberg identifier	вио	BMO	BMO
2 for private p		06368LHW9	06368LHS8	06368LJB
	· · ·			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
	law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	which enforceability requirement of Section 13			
	Term Sheet is achieved (for other TLAC-eligible governed by foreign law)	Contractual	Contractual	Contractual
Regulatory		Contractual	Contractual	Contractual
	onal Basel III rules	N/A	N/A	N/A
	insitional Basel III rules	N/A	N/A	N/A
	at solo/group/group&solo	N/A	N/A	N/A
	ent type cognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	of most recent reporting date)	N/A	N/A	N/A
	f instrument	USD 0.695	0.3	0.6
	classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	te of issuance / Settlement	3-Feb-2023	3-Feb-2023	8-Feb-202
12 Perpetual o		Dated 2 Ech 2028	Dated 2 Ech 2028	Dated 8-Feb-202
	maturity date / Final maturity subject to prior supervisory approval	3-Feb-2028 Yes	3-Feb-2028 Yes	8-Feb-202 Yes
				100
	destidate conto de la dest			
	al call date, contingent call dates and amount / Initial maturity	At par on 03-Feb-2024	At par on 3-Feb-2024	At par on 08-Feb-2024
15 redemption				
				At a same same Estamon and
		At par on each February and August 3, commencing Feb 03,	At par on each February and August 3, commencing Feb 3,	At par on each February and August 8, commencing Feb 08,
		2024 up to and excluding the	2024 up to and excluding the	2024 up to and excluding the
	uent call dates, if applicable	maturity date	maturity date	maturity date
Coupons/d				
	r floating dividend/coupon	Fixed	Fixed	Fixed
	rate and any related index	5.15%-5.65% No	4.90%-5.30% No	5.20%-5.60%
				No
,	cretionary, partially discretionary or			No
20 mandatory	scretionary, partially discretionary or	Mandatory	Mandatory	No Mandatory
	scretionary, partially discretionary or			
21Existend22Noncun	te of a step up or other incentive to redeem nulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
21Existend22Noncun23Convertible	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21Existent22Noncun23Convertible24If convertible	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible rrtible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
21Existent22Noncun23Convertible24If convertible25If convertible	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible prtible, conversion trigger (s) prtible, 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
21Existence22Noncun23Convertible24If conver25If conver26If conver	ce of a step up or other incentive to redeem nulative or cumulative e or non-convertible rrtible, conversion trigger (s) rrtible, fully or partially rrtible, 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
21Existence22Noncun23Convertible24If conver25If conver26If conver	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible prtible, conversion trigger (s) prtible, 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 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible rrtible, conversion trigger (s) rrtible, fully or partially rrtible, conversion rate rrtible, mandatory or optional conversion rrtible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A 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 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve	the of a step up or other incentive to redeem nulative or cumulative e or non-convertible rrtible, conversion trigger (s) rrtible, fully or partially rrtible, conversion rate rrtible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible rtible, conversion trigger (s) rtible, fully or partially irtible, conversion rate irtible, mandatory or optional conversion ertible, specify instrument type convertible into irtible, 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
21 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow	the of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 Existence 22 Noncum 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write-	e of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in feature in 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write	the of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write 33 If write	e of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in feature idown, write-down trigger (s) irdown, 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 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write- 33 If write- 34 down mecha	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible rrtible, conversion trigger (s) rrtible, fully or partially rrtible, conversion rate rrtible, mandatory or optional conversion rrtible, specify instrument type convertible into rrtible, specify issuer of instrument it converts n feature down, write-down trigger (s) down, full or partial down, permanent or temporary mporary write-down, description of write- anism	Mandatory No Cumulative 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
21 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write 32 If write 33 If write 31 If write	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible rrtible, conversion trigger (s) rrtible, fully or partially rrtible, conversion rate rrtible, mandatory or optional conversion rrtible, specify instrument type convertible into rrtible, specify issuer of instrument it converts n feature down, write-down trigger (s) down, full or partial down, permanent or temporary mporary write-down, description of write- anism	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 Existence 22 Noncum 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write- 32 If write- 33 If write- 34 Type of subor	e of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in feature in feature in down, write-down trigger (s) indown, full or partial indown, permanent or temporary imporary write-down, description of write- anism ordination	Mandatory No Cumulative 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
21 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write- 33 If write- 34 Type of subor Position in Position in	e of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in feature down, write-down trigger (s) in down, permanent or temporary irdown, permanent or temporary in feature down, permanent or temporary in for anism irrtible, specify instrument in liquidation (specify in the state of the state of the state of the state of the state issuer of the state of the state of the state of the state issuer of the state of the state of the state of the state issuer of the state of the state of the state of the state issuer of the state of the state of the state of the state issuer of the state of the state of the state of the state of the state issuer of the state of th	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 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write- 32 If write- 33 If write- 34 Type of subo 35 instrument to	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in feature in feature indown, write-down trigger (s) indown, full or partial indown, permanent or temporary imporary write-down, description of write- anism ordination subordination hierarchy in liquidation (specify type immediately senior to instrument)	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 Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write- 32 If write- 33 If write- 34 Type of subo Position in instrument ti 36 Non-completion	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in feature in feature indown, write-down trigger (s) indown, full or partial indown, permanent or temporary imporary write-down, description of write- anism ordination subordination hierarchy in liquidation (specify type immediately senior to instrument) iant transitioned features	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 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write- 32 If write- 33 If write- 34 Type of subo 35 instrument t 36 Non-compl 37 If yes, spec	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in feature down, write-down trigger (s) indown, full or partial indown, permanent or temporary imporary write-down, description of write- anism ordination subordination hierarchy in liquidation (specify type immediately senior to instrument) iant transitioned features ify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write 32 If write 33 If write 34 Type of subo 35 instrument t 36 Non-compl 37 If yes, spec	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in feature in feature indown, write-down trigger (s) indown, full or partial indown, permanent or temporary imporary write-down, description of write- anism ordination subordination hierarchy in liquidation (specify type immediately senior to instrument) iant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
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21 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write 32 If write 33 If write 34 Type of subor 35 instrument the 36 Non-compliant 37 If yes, spector Prospectus / Prospectus /	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in feature down, write-down trigger (s) indown, full or partial indown, permanent or temporary imporary write-down, description of write- anism ordination subordination hierarchy in liquidation (specify type immediately senior to instrument) iant transitioned features ify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 Existence 22 Noncun 23 Convertible 24 If conve 25 If conve 26 If conve 27 If conve 28 If conve 29 into 30 Write-dow 31 If write- 32 If write- 33 If write- 34 Type of subo 35 instrument tight 36 Non-compliant 37 If yes, spect Prospectus Supplement	te of a step up or other incentive to redeem nulative or cumulative e or non-convertible irrtible, conversion trigger (s) irrtible, fully or partially irrtible, conversion rate irrtible, mandatory or optional conversion irrtible, specify instrument type convertible into irrtible, specify instrument type convertible into irrtible, specify instrument type convertible into irrtible, specify issuer of instrument it converts in feature down, write-down trigger (s) down, full or partial down, permanent or temporary imporary write-down, description of write- anism ordination subordination hierarchy in liquidation (specify type immediately senior to instrument) iant transitioned features ify non-compliant features / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

2 for pr 3 Gov 3a of the instru- ins	suer ique identifier (eg CUSIP, ISIN, or Bloomberg identifier private placement) poverning law(s) of the instrument eans by which enforceability requirement of Section 13 the TLAC Term Sheet is achieved (for other TLAC-eligible truments governed by foreign law) egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) ar value of instrument ccounting classification riginal date of issuance / Settlement erpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and lemption amount / Initial maturity	Liability - fair value option 8-Feb-2023 Dated 8-Feb-2028 Yes At par on 08-Feb-2024 At par on 08-Feb-2024	regulatory capital BMO 06368LJN7	Included in TLAC not included in regulatory capital BMO 06368LJP 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 0.06 Liability - fair value option 17-Feb-202 Dated 17-Feb-202 Yes
2 for pr 2 for pr 3 Gov 3a of the instru- 3a of the instru- 7 I 5 F 6 IE 7 I 10 Accc 11 Original 12 Perru- 13 CO 14 Issue 15 reder 16 S 20 marc 21 Perru- 18 C 19 E 22 M 23 Com 24 H 25 I 26 I 28 H	nique identifier (eg CUSIP, ISIN, or Bloomberg identifier private placement) overning law(s) of the instrument eans by which enforceability requirement of Section 13 the TLAC Term Sheet is achieved (for other TLAC-eligible truments governed by foreign law) egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) ar value of instrument crounting classification riginal date of issuance / Settlement erpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	O6368LJF4 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A 0.7 Liability - fair value option 8-Feb-2023 Dated 8-Feb-2028 Yes At par on 08-Feb-2024 At par on each February and	06368LJN7 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 0.05 Liability - fair value option 17-Feb-2023 Dated 17-Feb-2025 Yes	O6368LJP Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 0.06 Liability - fair value option 17-Feb-202 Dated 17-Feb-202 Yes At par on 17-Aug-2023
2 for pr 3 Gov 3a of the instru- ins	private placement) private placement) private placement) private placement) private placement) private placement) private placement private	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A 0.7 Liability - fair value option 8-Feb-2023 Dated 8-Feb-2028 Yes At par on 08-Feb-2024	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 0.05 Liability - fair value option 17-Feb-2023 Dated 17-Feb-2025 Yes	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 0.06 Liability - fair value option 17-Feb-202 Dated 17-Feb-202 Yes
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4 1 5 F 6 E 7 1 8 millio 9 Part 10 Accc 11 Orig 12 Perr 13 C 14 Issue 0 14 15 reder 15 reder 16 S 20 mano 21 F 22 M 23 Conv 24 H 25 H 26 11 28 H	Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) ar value of instrument counting classification riginal date of issuance / Settlement erpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A Other TLAC instrument N/A 0.7 Liability - fair value option 8-Feb-2023 Dated 8-Feb-2028 Yes At par on 08-Feb-2024 At par on 08-Feb-2024	N/A N/A Other TLAC instrument N/A USD 0.05 Liability - fair value option 17-Feb-2023 Dated 17-Feb-2025 Yes	N/A N/A Other TLAC instrument N/A USD 0.06 Liability - fair value option 17-Feb-202 Dated 17-Feb-202 Yes At par on 17-Aug-2023
5 F 6 E 7 I 8 millio 9 Par 10 Accc 11 Orig 12 Perp 13 O 14 Issue 15 reder 15 reder 16 S 20 man 21 F 22 N 23 Com 24 H 25 I 28 I	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) ar value of instrument cocunting classification riginal date of issuance / Settlement erpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval	N/A N/A Other TLAC instrument N/A 0.7 Liability - fair value option 8-Feb-2023 Dated 8-Feb-2028 Yes At par on 08-Feb-2024 At par on 08-Feb-2024	N/A N/A Other TLAC instrument N/A USD 0.05 Liability - fair value option 17-Feb-2023 Dated 17-Feb-2025 Yes	N/A N/A Other TLAC instrument N/A USD 0.06 Liability - fair value option 17-Feb-202 Dated 17-Feb-202 Yes At par on 17-Aug-2023
7 1 8 millio 9 Par 10 Acco 11 Orig 12 Perp 13 C 14 Issue 15 reder 15 reder 16 S Coup P 17 F 18 C 19 E 20 manc 21 E 22 N 23 Com 24 H 25 H 26 H 27 H	Instrument type mount recognised in regulatory capital (Currency in lions, as of most recent reporting date) ar value of instrument eccounting classification riginal date of issuance / Settlement erpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval	Other TLAC instrument N/A 0.7 Liability - fair value option 8-Feb-2023 Dated 8-Feb-2028 Yes At par on 08-Feb-2024 At par on each February and	Other TLAC instrument N/A USD 0.05 Liability - fair value option 17-Feb-2023 Dated 17-Feb-2025 Yes	Other TLAC instrument N/A USD 0.06 Liability - fair value option 17-Feb-202 Dated 17-Feb-202 Yes At par on 17-Aug-2023
Amo 8 millio 9 Par 10 Accc 11 Orig 12 Perp 13 C 14 Issue 15 reder 15 reder 16 S 20 mano 21 Perp 20 mano 22 M 23 Com 24 H 25 H 26 H 27 H	nount recognised in regulatory capital (Currency in lions, as of most recent reporting date) in value of instrument ccounting classification riginal date of issuance / Settlement erpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval	N/A 0.7 Liability - fair value option 8-Feb-2023 Dated 8-Feb-2028 Yes At par on 08-Feb-2024 At par on each February and	N/A USD 0.05 Liability - fair value option 17-Feb-2023 Dated 17-Feb-2025 Yes	N/A USD 0.06 Liability - fair value option 17-Feb-202 Dated 17-Feb-202 Yes At par on 17-Aug-2023
9 Par (10 10 Accc 11 Orig 12 Perp 13 C 14 Issue 15 reder 15 reder 16 S 20 mance 21 Perp 22 Perp 23 Conv 24 H 25 H 26 I 27 I 28 H	ar value of instrument counting classification riginal date of issuance / Settlement erpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval	0.7 Liability - fair value option 8-Feb-2023 Dated Yes At par on 08-Feb-2024 At par on 08-Feb-2024	USD 0.05 Liability - fair value option 17-Feb-2023 Dated 17-Feb-2025 Yes	USD 0.06 Liability - fair value option 17-Feb-202 Dated 17-Feb-202 Yes At par on 17-Aug-2023
10 Accc 11 Orig 12 Perp 13 O 14 Issue 15 reder 15 reder 16 S Coup F 18 O 19 E 20 mano 21 P 22 N 23 Com 24 H 25 H 26 I 27 H 28 H	counting classification riginal date of issuance / Settlement erpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	Liability - fair value option 8-Feb-2023 Dated 8-Feb-2028 Yes At par on 08-Feb-2024 At par on 08-Feb-2024	Liability - fair value option 17-Feb-2023 Dated 17-Feb-2025 Yes	Liability - fair value option 17-Feb-202 Dated 17-Feb-202 Yes At par on 17-Aug-2023
11 Orig 12 Perp 13 C 14 Issue 15 reder 15 reder 16 S Coup F 17 F 18 Coup 19 F 20 manor 21 F 22 N 23 Com 24 H 25 H 26 I 28 H	riginal date of issuance / Settlement erpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	8-Feb-2023 Dated 8-Feb-2028 Yes At par on 08-Feb-2024 At par on each February and	17-Feb-2023 Dated 17-Feb-2025 Yes	17-Feb-202 Dated 17-Feb-202 Yes At par on 17-Aug-2023
12 Perp 13 0 14 Issue 14 Issue 15 reder 15 reder 16 S 20 Coup 17 F 18 C 19 F 20 mano 21 F 23 Com 24 It 25 It 26 It 28 It	erpetual or dated Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	Dated 8-Feb-2028 Yes At par on 08-Feb-2024 At par on each February and	Dated 17-Feb-2025 Yes	Dated 17-Feb-202 Yes At par on 17-Aug-2023
13 0 14 Issue 15 reder 15 reder 16 S 20 mance 21 F 22 M 23 Com 24 H 25 H 26 H 27 H	Original maturity date / Final maturity suer call subject to prior supervisory approval Optional call date, contingent call dates and	8-Feb-2028 Yes At par on 08-Feb-2024 At par on each February and	17-Feb-2025 Yes	17-Feb-202 Yes At par on 17-Aug-2023
14 Issue (15) 15) reder 15) reder 16) 5 7 18) 0 19) E 18) 0 19) E 19 18) 0 19) E 19) E 10) 19 10) 10 10) 10 10] 10 10 10 10 10 10 10 10 10 10	suer call subject to prior supervisory approval Optional call date, contingent call dates and	At par on 08-Feb-2024 At par on each February and		At par on 17-Aug-2023
15 reder 16 5 17 F 18 Coup 17 F 20 mano 21 F 22 N 23 Conv 24 H 25 H 26 H 27 H		At par on each February and	At par on 17-Aug-2023	
Coup 17 F 18 C 19 E 20 man 21 E 22 M 23 Com 24 H 25 H 26 H 27 H 28 H				
17 F 18 C 19 E 20 manc 21 E 22 M 23 Com 24 H 25 H 26 H 27 H 28 H	Subsequent call dates, if applicable pupons/dividends	August 8, commencing Feb 08, 2024 up to and excluding the maturity date		At par on each February and August 17, commencing Aug 17 2023 up to and excluding the maturity date
19 E 20 manc 21 E 22 M 23 Com 24 H 25 H 26 H 27 C 28 H	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
F 20 manc 21 E 22 M 23 Com 24 I 25 I 26 I 27 I 28 I	Coupon rate and any related index	4.95%-5.25%	5.35%	5.20
20 manc 21 E 22 M 23 Com 24 I 25 I 26 I 27 I 28 I	Existence of a dividend stopper	No	No	No
21 E 22 M 23 Com 24 H 25 H 26 H 27 H 28 H	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory
22 N 23 Conv 24 H 25 H 26 H 27 H 28 H	Existence of a step up or other incentive to redeem	No	No	No
24 It 25 It 26 It 27 It 28 It	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
25 F 26 F 27 F 28 F	onvertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
26 li 27 li 28 li	If convertible, conversion trigger (s)	N/A	N/A	N/A
27 l' 28 l'	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
28 l	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
1 1	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29 into		N/A	N/A	N/A
	rite-down feature	No	No	No
	If write-down, write-down trigger (s)			
	If write-down, full or partial If write-down, permanent or temporary			
34 down	If temporary write-down, description of write- wn mechanism			
	be of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
Doc	psition in subordination hierarchy in liquidation (specify			
	trument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	on-compliant transitioned features	No	No	No
37 If ye Prosp		N/A	N/A	N/A
	yes, specify non-compliant features spectus / Base Shelf Prospectus / Short Form spectus		1	
Pricir	yes, specify non-compliant features spectus / Base Shelf Prospectus / Short Form			

1 2 f 3 3a c ii 4 5 6 7	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument	Included in TLAC not included in regulatory capital BMO 06368LKF2	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
2 f 3 3a c ii 4 5 6 7	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument			-
3 3a c ii 4 5 6 7	Governing law(s) of the instrument	06368LKF2		1
3a c ii 4 5 6 7	Governing law(s) of the instrument		06368LKJ4	06374VCS3
3a c iii 4 5 6 7		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
4 5 6 7	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
5 6 7	Regulatory treatment			
6 7		N/A N/A	N/A	N/A
7	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8 n		N/A	N/A	N/A
	Par value of instrument	USD 0.114	USD 0.25	USD 28
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	Original date of issuance / Settlement	24-Feb-2023	24-Feb-2023	
	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	24-Feb-2025 Yes	24-Feb-2025	10-Feb-2026
14	Issuer call subject to prior supervisory approval	res	Yes	Yes
15 r	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Feb-2024	At par on 24-Feb-2024	At par on 10-Aug-2023
		At par on each February and August 24, commencing Feb 24,	At par on each February and August 24, commencing Feb 24,	At par on each February and August 10, commencing Aug 10,
16		2024 up to and excluding the maturity date	2024 up to and excluding the maturity date	2023 up to and excluding the maturity date
17		Fixed	Fixed	Fixed
18		5.40%-5.70%	5.60%-5.75%	5.25%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
	,	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22		Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25	, 66 ()	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	NKA	N/A
		N/A No	N/A	N/A
		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 d	down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
Γ				
	Position in subordination hierarchy in liquidation (specify	Pari papu to Doposit Lishilitian	Pari pagu to Doposit Lishilitian	Pari pagu ta Dapasit Liskilitis-
		Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
		N/A	N/A	N/A
P	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A		MTN Prospectus
s	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSID: 063681 KE2	Final Terms - CUSIP: 06368LKJ4	

	tures Of Regulatory Capital Instruments			
1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VJX5	06374VJY3	06374VJZ0
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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
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 10	USD 7.98	USD 6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Feb-2023	14-Feb-2023	15-Feb-2023
12 13	Perpetual or dated	Dated 10-Feb-2025	Dated 14-Feb-2028	Dated 17-Feb-2026
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	10-Feb-2025 Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Aug-2023	At par on 14-Feb-2024	At par on 15-Aug-2023
16	Subsequent call dates, if applicable	At par on each February, May, August and November 10, commencing Aug 10, 2023 up to and excluding the maturity date	At par on each February, May, August and November 14, commencing Feb 14, 2024 up to and excluding the maturity date	At par on each February and August 15, commencing Aug 15, 2023 up to and excluding the maturity date
47	Coupons/dividends	Else d	Else d	Elected.
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.00%	Fixed 5.40%	Fixed 5.00%
18 19	Existence of a dividend stopper	5.00% No	5.40%	No 5.005
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	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: 06374VJZ0

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06374VK21	06374VK47	06374VK5
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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
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 6	USD 10	USD 5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-Feb-2023	Liability - fair value option 17-Feb-2023	Liability - fair value option 27-Feb-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Feb-2028	17-Feb-2026	27-Feb-202
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-Feb-2024	At par on 17-Aug-2023	At par on 27-Aug-2023
16	Subsequent call dates, if applicable Coupons/dividends	At par on each February and August 15, commencing Feb 15, 2024 up to and excluding the maturity date	At par on each February and August 17, commencing Aug 17, 2023 up to and excluding the maturity date	At par on each February and August 27, commencing Aug 27 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.05%	5.25%	5.10
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
	II 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
25 26				
	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion 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, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial 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
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination
26 27 28 29 30 31 32 33 34 34 34a 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 33 34 34a 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A 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
26 27 28 29 30 31 32 33 34 34 34a 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A 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
26 27 28 29 30 31 32 33 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06374VK62	06374VK70	06374VK88
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			
56	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 6.58	USD 5	USD 5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Feb-2023	Liability - fair value option 28-Feb-2023	Liability - fair value option 28-Feb-2023
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Feb-2028	28-Feb-2028	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-Feb-2024	At par on 28-Feb-2024	At par on 28-Aug-2023
16	Subsequent call dates, if applicable	At par on each February, May, August and November 28, commencing Feb 28, 2024 up to and excluding the maturity date	At par on each February, May, August and November 28, commencing Feb 28, 2024 up to and excluding the maturity date	At par on each February and August 28, commencing Aug 28, 2023 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.60%		5.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify 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	Examption from autordination	Examption from subsediration	Examplian from subardiration
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	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: 06374VK62	Final Terms - CUSIP: 06374VK70	Final Terms - CUSIP: 06374VK88

	tures Of Regulatory Capital Instruments			
Ş 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 for private placement)	06374VK96	06368LKM7	06368LLC8
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			
34	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			N1/A
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 3	N/A USD 10	N/A USD 1.489
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Feb-2023	8-Mar-2023	13-Mar-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Mar-2026	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 redemption amount / Initial maturity	At par on 28-Aug-2023	At par on 08-Sep-2023	At par on 13-Mar-2024
16	Subsequent call dates, if applicable	At par on each February, May, August and November 28, commencing Aug 28, 2023 up to and excluding the maturity date	At par on each March and September 8, commencing Sep 08, 2023 up to and excluding the maturity date	At par on each March and September 13, commencing Mar 13, 2024 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	5.40%	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 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	II convertible, conversion trigger (s)	IN/A		
25		N/A	N/A	N/A
25 26	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25 26 27		N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A	N/A	N/A
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A	N/A N/A	N/A N/A
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A	N/A N/A	N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or 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	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 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	N/A N/A N/A No	N/A N/A N/A No	N/A N/A N/A No
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination
26 27 28 29 30 31 32 33 33 34 34a 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A 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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 33 34 34a 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LLD6	06368LLE4	06374VKA3
_		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	NA	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 1.515	USD 0.5	USD 8.4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Mar-2023	13-Mar-2023	15-Mar-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-Mar-2026	13-Mar-2025	15-Mar-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 13-Mar-2024	At par on 13-Mar-2024	At par on 15-Mar-2024
16	Subsequent call dates, if applicable	At par on each March and September 13, commencing Mar 13, 2024 up to and excluding the maturity date	At par on each March and September 13, commencing Mar 13, 2024 up to and excluding the maturity date	At par on each March, June, September and December 15, commencing Mar 15, 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	5.85%	5.70%	5.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LLD6	Final Terms - CUSIP: 06368LLE4	Final Terms - CUSIP: 06374VKA3

	tures Of Regulatory Capital Instruments			
Ş 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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		000001 MI 7	
2	for private placement)	06374VKD7	06368LML7	06374VKE
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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	4.5	USD 5.971
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Mar-2023	6-Apr-2023	28-Apr-202
12 13	Perpetual or dated	Dated 15-Mar-2028	Dated 6-Apr-2026	Dated 28-Apr-2020
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	15-Mar-2028 Yes	6-Apr-2026 Yes	28-Apr-202 Yes
14				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Mar-2024	At par on 06-Apr-2024	At par on 28-Oct-2023
16	Subsequent call dates, if applicable	At par on each March, June, September and December 15, commencing Mar 15, 2024 up to and excluding the maturity date	At par on each April and October 6, commencing Apr 06, 2024 up to and excluding the maturity date	At par on each January, April, July and October 28, commencing Oct 28, 2023 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.70% No	4.50% No	5.509 No
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible N/A	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25	If convertible, conversion rate	N/A	N/A	N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			A 1/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		<u> </u>	
32 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
	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)			

	tures Of Regulatory Capital Instruments			
S million:	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BNO	BMO	BMO
2	for private placement)	06374VKF2	06368LNP7	06374VKG
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law) 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
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	28-Apr-2023 Dated	3-May-2023 Dated	12-May-202 Dated
12	Original maturity date / Final maturity	28-Apr-2025	3-May-2030	12-May-202
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Oct-2023	At par on 03-May-2024	At par on 12-Nov-2023
16	Subsequent call dates, if applicable	At par on each April and October 28, commencing Oct 28, 2023 up to and excluding the maturity date	At par on each May and November 3, commencing May 03, 2024 up to and excluding the maturity date	At par on each February, May, August and November 12, commencing November 12, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	5.40%		5.30%
18	Existence of a dividend stopper	No	4.9276 No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	_ _ .		_
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		MTN Prospectus Supplement
	Pricing Supplement (if applicable)			

Inductor Included in TLAC not included in regulatory capital Include in the laws in the laws in the laws in the laws in the laws in the laws in the la		tures Of Regulatory Capital Instruments s except as noted)			
Unique identifier (gr. (139): (Ni): or illoromberg identifier 2 Obst74/VCH8 Obst74/VCH8 Obst74/VCH8 3 Governing law(s) of the instrument 3 Free/roots of Ontario and the laws of Canada applicable therein of Canada applica			regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital BMO
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 Contractual <	-				
3 Generating law(c) of the instrument of Canada applicable therein of Canada applicabl	2	for private placement)	06374VKH8	06374VKJ4	06374VKL
3a of the TuAC Term Sheet is achieved for other TuAC-lingble instruments genered by foreign law) Contractual NA NA 4 Transitional Basel II rules NA NA NA NA NA 7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument NA 8 mations, as of nox recent reporting date USD 2 USD 1 USD 1 USD 1 USD 1 10 Anourt constraint Liability - fair value option USD 1 USD 1 USD 1 USD 1 12 Perpetular or dated Dated Dated USD 1 USD 1 USD 1 USD 1 USD 1 USD 1 14 Issuer call subject to prior supervisory agrowall Yes Yes Yes Yes Yes 15 redergion anourt / initial maturity At par on 6ch February, May, August and November 16, Contractuary, May, August and November 16, Contractuary, May, August and Novembe	3	Governing law(s) of the instrument			Province of Ontario and the laws of Canada applicable therein
Regulatory fractment Image NA NA NA 4 Transitional Basel II rules NA NA NA NA 5 Post-transitional Basel II rules NA NA NA NA 6 Eigble stol/group/groupsolo NA NA NA 7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 millions, as of nois recent reporting date) USD 1 USD 1 <t< td=""><td>3a</td><td>of the TLAC Term Sheet is achieved (for other TLAC-eligible</td><td></td><td></td><td></td></t<>	3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
4 Transitional fast flurides NA NA NA NA 5 Post-constroland fast flurides NA NA NA 6 Eligible at sold/group/group/solo NA NA NA 7 Instrument type Other TAC instrument Other 7 Instrument USD 1 Other TAC instrument Other 10 Account (sold construct) USD 1 USD 1 USD 1 11 Original date of issuers / statement UsD 2 USD 1 USD 1 12 Prepteuia (sasfinction) Lability - fair value option 13 Original date of issuers / statement Dated Dated Dated Dated 14 Isseer call values to prior supervisor approval Yes Yes Yes Yes 14 Isseer call value (addes, if applicable At par on 16-Nor-2023 At par on 6-Aday-2024 At par on 6-Aday-2024 15 Sobsequent call dates, if applicable At par on 16-Nor-2023 At par on 6-Aday-2024 At par on 6-Aday-2024 16 Sobsequent call dates, if applicable Fixed Fixed Fixed Fixed 17 Fixed of floating (Materior) Mad		0 1 0 1	Contractual	Contractual	Contractual
5 Prost-transitional Basel III rules N/A N/A N/A N/A 6 Teijbet stoolgroup/group/solo N/A N/A N/A N/A 7 Instrument type Other TLAC instrument N/A N/A N/A 10 Orginal radia for instrument Float Discipation Discipation Discipation Discipation Discipation Discipation	4	5 /	N/A	N/A	N/A
7 instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 millions, so of most recent reporting date) N/A N/A N/A 9 Par Value of instrument USD 2 USD 1 USD 1 10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option 11 Origini date of fissance / Settlement Dated Dated Dated 12 Perpetual or dated Dated Dated Dated 13 Origini anturity date / Final maturity 18-May-2023 16-May-2024 At par 14 Issuer call subject to prior supervisory approval Yes Yes Yes 7 redemption amount / Initial maturity At par on 16-Nov-2023 At par on 16-May-2024 At par 15 redemption amount / Initial maturity At par on 16-Nov-2023 At par on 16-May-2024 At par 16 Subsequent call dates, if applicable date date commencing November 16, 2024 origin and excluding the maturity date 17 Foed Fixed Fixed Subsequent call dates, if applicable date 18 Subsequent call dates, if applicable date Subsequent call dates, if applicable date </td <td>5</td> <td></td> <td>N/A</td> <td>N/A</td> <td>N/A</td>	5		N/A	N/A	N/A
Arrout recognised in regulatory capital (Currency in millions, so in onst cent reporting date) NA NA NA NA 9 Par value of instrument USD 2 USD 1 USD					
9 Par value of instrument USD 2 USD 1 USD 1 10 Account [casification Liability: fair value option Dated 12 Prepretuation date: fait option: supervisory approval Yes Yes Yes Yes Yes 13 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Yes 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Yes 15 redemption amount / initial maturity At par on each February, May, August and November 16, 2023		Amount recognised in regulatory capital (Currency in			Other TLAC instrument
10 Accounting classification Liability - fair value option Liability - fair valu					
11 Original date of issuance / settlement 16-May-2023 Date 12 Perpetual or dated Dated Dated 13 Original maturity date / Final maturity 18-May-2026 16-May-2028 14 Issuer call subject to prior supervisory approval Yes Yes 15 Optional call date, contingent call dates and At par on 16-Moy-2023 At par on 16-May-2024 At par 15 redemption amount / Initial maturity At par on 16-Moy-2023 At par on each February, May, August and November 16, commencing Moy 16, 2024 upto 18, 12, 12, 12, 12, 12, 12, 12, 12, 12, 12	-				Liability - fair value option
12 Perpertual or disted Dated Date Date <thdate< th=""> Date Date <th< td=""><td></td><td>•</td><td></td><td></td><td>30-May-202</td></th<></thdate<>		•			30-May-202
14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes 0ptional call date, contingent call dates and At par on 16-Nov-2023 At par on 16-May-2024 At par 15 redemption amount / Initial maturity At par on each February, May, August and November 16, commencing November 16, 2023 At par on each February, May, August and November 16, 2023 At par on each February, May, August and November 16, 2023 16 Subsequent call dates, if applicable date February, May, Pebruary, May, Pebruary, Pebruary, May, Pebruary, May, Pebruary, May, Pebruary, May, Pebruary, Pebruary, May, Pebruary, Peb			,		Dated
Optional call date, contingent call dates and At par on 16-Nov-2023 At par on 16-May-2024 At par 15 redemption amount / Initial maturity At par on each February, May, August and November 16, commencing November 16, 2023 At par on each February, May, August and November 16, participart of the state					1-Jun-2020
15 redemption amount / initial maturity At par on 16-Nov-2023 At par on 16-May-2024 At par 16 At par on 16-May-2024 At par At par on 16-May-2024 At par 16 At par on each February, May, August and November 16, 2023 At par on each February, May, August and November 16, 2023 At par on each February, May, August and November 16, 2023 At par on each February, May, August and November 16, 2023 At par on each February, May, August and November 16, 2023 At par on each February, May, August and November 16, 2023 At par on each February, May, August and November 16, 2023 Nougust and November 16, 2023 16 Subsequent call dates, if applicable date File File 17 Fixed of floating dividend/coupon Fixed Fixed Fixed 18 Coupon rate and any related index 5.35% S.40% 20 monatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem Non-convertible Non- 22 Noneuritible, specify instrument type convertible into Non- Non- 23 If convertible, conversion trigger (s) N/A N/A N/A 24 If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into 2	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
August and November 16, 2023 up to and excluding the maturity date At par on each February, May, August and November 16, 2023 up to and excluding the maturity and excluding the maturity date Subsequent call dates, if applicable Fixed	15		At par on 16-Nov-2023	At par on 16-May-2024	At par on 30-Nov-2023
17 Fixed or floating dividend/coupon Fixed Fixed Fixed 18 Coupon rate and any related index 5.35% 5.40% 19 Existence of a dividend stopper No No 20 mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Noncomulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, fully or partially N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, fully or partially N/A N/A N/A 27 If convertible, fully or partially N/A N/A N/A 28 If convertible, fully or partially N/A N/A N/A 29 into N/A N/A N/A 20 If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into 29 into N/A N/A N/A N/A <t< th=""><th>16</th><th></th><th>August and November 16, commencing November 16, 2023 up to and excluding the maturity</th><th>August and November 16, commencing May 16, 2024 up to</th><th>At par on the last calendar of February, May 30, August 30 an November 30, commencing Nov 30, 2023 up to and excluding the maturity date</th></t<>	16		August and November 16, commencing November 16, 2023 up to and excluding the maturity	August and November 16, commencing May 16, 2024 up to	At par on the last calendar of February, May 30, August 30 an November 30, commencing Nov 30, 2023 up to and excluding the maturity date
18 Coupon rate and any related index 5.35% 5.40% 19 Existence of a dividend stopper No No No 19 Existence of a dividend stopper No No No 20 mandatory, partially discretionary or Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No 22 Noncumulative or cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible No Na N/A	17		Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 20 mandatory No No No 21 Existence of a step up or other incentive to redeem 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, conversion rate N/A N/A N/A 26 If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into 29 into N/A N/A N/A N/A 29 into No No No 30 Write-down, full or partial No No No 31 If write-down, full or partial If temporary write-down, description of write- If temporary write-down, description of write- 31 If write-down, full or partial Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 34 Type of subordination hierarchy in liq		, , ,			
20 mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts 28 If convertible, specify issuer of instrument it converts N/A N/A N/A 29 into No No No No 30 Write-down, feature No No No No 32 If write-down, write-down trigger (s) If write-down, permanent or temporary If If 33 If write-down, description of write-down, description of write-down nectons Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 34a Type of subordina	19	Existence of a dividend stopper	No	No	
21 Existence of a step up or other incentive to redeem 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, conversion rate N/A N/A N/A N/A 26 If convertible, mandatory or optional conversion 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 type convertible into 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 intc N/A N/A N/A N/A 30 If write-down, permanent or temporary If temporary write-down, description of write- If temporary write-down, description of write- 31 If write-down, permanent or temporary If temporary write-down, description of write- If temporary write-down, description of write- 3			Manualatana	Manulatan	Manulatan
22 Noncumulative or cumulative Non-convertible Non-con	-				Mandatory
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 26 If convertible, mandatory or optional conversion N/A N/A N/A N/A 27 If convertible, specify instrument type convertible into If convertible, specify instrument it converts If convertible, specify issuer of instrument it converts N/A N/A N/A 28 If write-down feature No No No No 30 Write-down feature No No No No 32 If write-down, pull or partial If If If If 33 If write-down, description of write-down mechanism If Exemption from subordination Exemption from subordination 34a Type of subordination hierarchy in liquidation (specify instrument type immediately seni					Cumulative
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 it converts If convertible, specify instrument it converts 29 into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) If write-down, full or partial If 33 If write-down, permanent or temporary If If 34a Type of subordination Exemption from subordination Exemption from subordination 35 instrument type immediately senior to instrument) 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 37 If yes, specify non-compliant features No No No 36 Non-co					Non-convertible
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 If convertible, specify instrument type convertible into 29 into N/A 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 If 33 If write-down, permanent or temporary If If 34 Type of subordination Exemption from subordination Exemption from subordination 34a Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 35 If types, specify non-compliant features N/A N/A N/A 37 If yes, specify non-compliant features N/A N/A N/A 37 If yes, Shelf Prospectus / Short Form MTN Prospectus MTN Prospectus MTN					
27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts N/A N/A 29 into N/A N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- 32 If write-down, permanent or temporary If temporary write-down, description of write- If temporary write-down, description of write- 34a Type of subordination Exemption from subordination Exemption from subordination 35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features N/A N/A N/A 37 If yes, specify non-compliant features N/A N/A N/A 37 If yes, specify non-compliant features N/A N/A N/A 36 Non-compliant features N/A N/A N/A N/A 37					
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) If write-down, full or partial If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- If temporary write-down, description of write- 34 Type of subordination Exemption from subordination Exemption from subordination 35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 36 Non-compliant transitioned features N/A N/A N/A 37 If yes, specify non-compliant features N/A N/A N/A Prospectus Base Shelf Prospectus / Short Form MTN Prospectus MTN Prospectus MTN					
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29 into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial 32 If write-down, permanent or temporary If emporary write-down, description of write- If temporary write-down, description of write- If emporary write-down, description of write- 34 Type of subordination Exemption from subordination Exemption from subordination Exemption from subordination 34a Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 35 Non-compliant transitioned features No No No 37 If yes, specify non-compliant features N/A N/A N/A 4 Prospectus / Base Shelf Prospectus / Short Form MTN Prospectus MTN Prospectus MTN	28				
31 If write-down, write-down trigger (s)	29	into			
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33 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism If temporary write- down mechanis If temporary write- down mec					
34 down mechanism Exemption from subordination Exemption from subordination 34a Type of 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 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 MTN Prospectus MTN Prospectus MTN		If write-down, permanent or temporary			
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36 Non-compliant transitioned features No No 37 If yes, specify non-compliant features N/A N/A Prospectus / Base Shelf Prospectus / Short Form MTN Prospectus MTN Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus MTN				_ _ .	
37 If yes, specify non-compliant features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form MTN Prospectus MTN Prospectus MTN Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus MTN					Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN					
Sunnlement to Base Shelf Prospectus (if annlicable)		Prospectus / Base Shelf Prospectus / Short Form			MTN Prospectus
		Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
Pricing Supplement (if applicable)		Defairs Constant of the state			INTERPRETERS SUPPLEMENT

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LRA6	06368LQW9	06368LRU2
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			
50	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 9	millions, as of most recent reporting date) Par value of instrument	N/A 4.708	N/A	N/A USD 0.1
9 10	Accounting classification	4.708 Liability - fair value option	ם Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	14-Jun-2023	9-Jun-2023	30-Jun-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Jun-2026	9-Jun-2033	30-Jun-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	N/A	At par on 09-Jun-2024	N/A
16	Subsequent call dates, if applicable Coupons/dividends	N/A	At par on each June and December 9, commencing Jun 09, 2024 up to and excluding the maturity date	N/A
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed	Fixed to Floating
18	Coupon rate and any related index	CORRA + 75 bps		SOFR + 90 bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
20	into	N/A	N/A	N/A
		No	No	No
29 30	Write-down feature			
30	Write-down feature If write-down, write-down trigger (s)			
30 31	If write-down, write-down trigger (s)			
30	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
30 31 32	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
30 31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination		Exemption from subordination	Exemption from subordination
30 31 32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Exemption from subordination		
30 31 32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
30 31 32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination		
30 31 32 33 34 34a 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No

(\$ million	tures Of Regulatory Capital Instruments			
	is except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VKN5	06374VKP0	06368LSK
2		0037471113	00374VKF0	00300L3N
		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	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 5	USD 3	IN/A
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	14-Jul-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Jun-2028	13-Jun-2033	14-Jul-202
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-Jun-2024	At par on 13-Jun-2025	At par on 14-Jul-2025
16	Subsequent call dates, if applicable	At par on each June and December 12, commencing Jun 12, 2024 up to and excluding the maturity date	At par on each June and December 13, commencing June 13, 2025 up to and excluding the maturity date	At par on each January and July 14, commencing Jul 14, 2025 up to and excluding the maturity da
	Coupons/dividends	Elected.	Eine d	Fired
17	Fixed or floating dividend/coupon		Fixed	Fixed
	Coupon rate and any related index			5 90
18	Coupon rate and any related index Existence of a dividend stopper	5.55% No		
	Existence of a dividend stopper	5.55% No	5.50% No	5.80' No
18				
18 19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
18 19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
18 19 20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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
18 19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible 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	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
18 19 20 21 22 23 24 25 26 27 28 29	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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)	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
18 19 20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	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
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, 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-	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer 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-	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- 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 Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	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 Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A M/A MO	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	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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

	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)	06368LSJ6	06368LTG1	06374VYY
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules 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
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	4.985		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-202
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 14-Jul-2028	Dated 27-Jul-2026	Dated 14-Jul-203
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Jul-2025	At par on 27-Jul-2025	At par on 14-Jul-2025
16	Subsequent call dates, if applicable	At par on each January and July 14, commencing Jul 14, 2025 up to and excluding the maturity date	At par on each January and July 27, commencing Jul 27, 2025 up to and excluding the maturity date	14, commencing Jul 14, 2025 up
	Coupons/dividends	14, commencing Jul 14, 2025 up to and excluding the maturity date	27, commencing Jul 27, 2025 up to and excluding the maturity date	14, commencing Jul 14, 2025 up to and excluding the maturity da
17	Coupons/dividends Fixed or floating dividend/coupon	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32%	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57%	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed 5.70
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57%	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed 5.70
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	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32%	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57%	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed 5.70
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory	14, commencing Jul 14, 2025 u to and excluding the maturity da Fixed 5.70 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	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible	14, commencing Jul 14, 2025 u to and excluding the maturity da Fixed 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)	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed 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	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed 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, conversion rate	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da 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	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed 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, conversion rate	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da 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	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative N/A N/A N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed 5.70 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative N/A N/A N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed 5.70 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify issuer of instrument it converts into	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative N/A N/A N/A N/A N/A	14, commencing Jul 14, 2025 u to and excluding the maturity da Fixed 5.70 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative N/A N/A N/A N/A N/A	14, commencing Jul 14, 2025 u to and excluding the maturity da Fixed 5.70 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative N/A N/A N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed 5.70 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 23 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative N/A N/A N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da Fixed 5.70 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 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	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% 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	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% 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	14, commencing Jul 14, 2025 up to and excluding the maturity da 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 Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da 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 P/A 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 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% 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	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% 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	14, commencing Jul 14, 2025 up to and excluding the maturity da 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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A	14, commencing Jul 14, 2025 up to and excluding the maturity da 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 P/A 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 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	14, commencing Jul 14, 2025 up to and excluding the maturity date Fixed 5.32% 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	27, commencing Jul 27, 2025 up to and excluding the maturity date Fixed 5.57% 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	Fixed 5.70° No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments is except as noted)			
Ç.		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VZ25	06374VZ33	06368LTL
		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	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
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 3	USD 3	USD 3.75
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	2-Aug-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jul-2028	28-Jul-2033	2-Aug-202
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-Jul-2024	At par on 28-Jul-2025	At par on 2-Feb-2024
16	Subsequent call dates, if applicable Coupons/dividends	At par on each January and July 28, commencing Jul 28, 2024 up to and excluding the maturity date	At par on each January and July	At par on each February and August 2, commencing Feb 2, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
	Coupon rate and any related index	5.60%	5.56%	6.45
	coupoir rate and any related index	5.0078	0.0070	0.43
18	Existence of a dividend stepper	No	No	No
18 19	Existence of a dividend stopper	No	No	No
19	Fully discretionary, partially discretionary or			
19 20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
19 20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
19 20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
19 20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
19 20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
19 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
19 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
19 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
19 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
19 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	Mandatory No Cumulative Non-convertible N/A 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
19 20 21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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
19 20 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
19 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, conversion rate If convertible, surger (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)	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
19 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, 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	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
19 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, conversion rate If convertible, surger (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)	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
19 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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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
19 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, 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-	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
19 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, sourcesion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative 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
19 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, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 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 Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NA Exemption from subordination Pari pasu to Deposit Liabilities
19 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, conversion rate 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	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 N/A Exemption from subordination
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If 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 Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NA Exemption from subordination Pari pasu to Deposit Liabilities
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate 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 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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

5 millior	tures Of Regulatory Capital Instruments			
	is except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374VZ58	06368LUC8	06368LUB
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 4.004	USD 0.7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Aug-2023	4-Aug-2023	4-Aug-202
12 13	Perpetual or dated	Dated 3-Aug-2026	Dated 4-Aug-2025	Dated 4-Aug-202
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	3-Aug-2026 Yes	4-Aug-2025 Yes	4-Aug-202 Yes
14				165
	Optional call data contingent call datas and			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 3-Feb-2024	At par on 4-Feb-2024	At par on 4-Feb-2024
15				
		At par on each February and	At par on each February and	At par on each February and
		At par on each February and August 3, commencing Feb 3,	At par on each February and August 4, commencing Feb 4,	At par on each February and August 4, commencing Feb 4,
		August 3, commencing Feb 3,	At par on each February and August 4, commencing Feb 4, 2024 up to and excluding the	At par on each February and August 4, commencing Feb 4, 2024 up to and excluding the
16	Subsequent call dates, if applicable	1	August 4, commencing Feb 4,	August 4, commencing Feb 4,
	Coupons/dividends	August 3, commencing Feb 3, 2024 up to and excluding the maturity date	August 4, commencing Feb 4, 2024 up to and excluding the maturity date	August 4, commencing Feb 4, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed	August 4, commencing Feb 4, 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 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80%	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20%	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.05%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed	August 4, commencing Feb 4, 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 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20%	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.05%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20%	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.05%
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 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No	August 4, commencing Feb 4, 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 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative	August 4, commencing Feb 4, 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 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 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	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 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 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 4, commencing Feb 4, 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion 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 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 4, commencing Feb 4, 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	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 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 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 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 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 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 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.055 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)	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 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 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If write-down, fuel or partial	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 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 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, 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 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 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 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 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 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 23 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or 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-	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 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 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, description of write- down mechanism Type of subordination	August 3, commencing Feb 3, 2024 up to and excluding the maturity date Fixed 5.80% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.20% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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	August 3, commencing Feb 3, 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 Exemption from subordination	August 4, commencing Feb 4, 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 Exemption from subordination	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, for partial If write-down, permanent or temporary If 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 3, commencing Feb 3, 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 P/A N/A N/A N/A N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 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 P/A N/A N/A N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 3, commencing Feb 3, 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 N/A	August 4, commencing Feb 4, 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/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, for partial If write-down, permanent or temporary If 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 3, commencing Feb 3, 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 P/A N/A N/A N/A N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 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 P/A N/A N/A N/A N/A N/A N/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 3, commencing Feb 3, 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 N/A	August 4, commencing Feb 4, 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/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, 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	August 3, commencing Feb 3, 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 N/A	August 4, commencing Feb 4, 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/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial if write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 3, commencing Feb 3, 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 N/A	August 4, commencing Feb 4, 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/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 3, commencing Feb 3, 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 N/A	August 4, commencing Feb 4, 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/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial if write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 3, commencing Feb 3, 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 N/A	August 4, commencing Feb 4, 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/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.059 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial if write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 3, commencing Feb 3, 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 N/A	August 4, commencing Feb 4, 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/A N/A	August 4, commencing Feb 4, 2024 up to and excluding the maturity date Fixed 6.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
Ş 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	BMO
2	for private placement)	06368LUM6	06375M3Q6	06368LUS
2		COOCEDIMO	00070111000	
		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			
29	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
8	Par value of instrument	USD 1.7	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	11-Aug-2023	16-Aug-2023	17-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11-Aug-2028	16-Aug-2028	17-Aug-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 11-Aug-2024	At par on 16-Aug-2024	17-Aug-24
16	Subsequent call dates, if applicable Coupons/dividends	At par on each February and August 11, commencing Aug 11, 2024 up to and excluding the maturity date	At par on each February, May, August and November 16, commencing Aug 16, 2024 up to and excluding the maturity date	On each February and August 17 commencing Aug 17, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.10%		Zero Coupon, 5.86%
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)	N/A N/A	N/A N/A	N/A N/A
25	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
20	If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A
£1	a conversion, manuatory or optional conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
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
54d				
54a	Position in subordination hierarchy in liquidation (specify)	i de la companya de la company	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		1
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities		No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	
35	instrument type immediately senior to instrument)			No N/A
35 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 N/A	

	atures Of Regulatory Capital Instruments as except as noted)			
Ş minor		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)	06368LUR5	06368LUV6	06368LUQ7
		Province of Ontario and the laws	Province of Ontario and the laws of	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	USD 1.411	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Aug-2023	17-Aug-2023	17-Aug-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Aug-2028	17-Aug-2028	17-Aug-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data contingent call data and			
45	Optional call date, contingent call dates and	17 Aug 04	At par ap 17 Aug 2024	47 4.00 04
15	redemption amount / Initial maturity	17-Aug-24	At par on 17-Aug-2024	17-Aug-24
		On each February and August 17, commencing Aug 17, 2024 up to	At par on each February and August 17, commencing Aug 17, 2024 up to	On each February and August 17, commencing Aug 17, 2024 up to and excluding the maturity
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	date
16	Coupons/dividends	and excluding the maturity date	and excluding the maturity date	uale
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 5.93%		Zero Coupon, 5.96%
19	Existence of a dividend stopper	No	No 0.0070	No
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
-	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		Dino	
2	for private placement)	06368LUT1	06368LUY0	06368LVB9
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			
50	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 0.4	1	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Aug-2023	18-Aug-2023	22-Aug-2023
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 17-Aug-2028	Dated 18-Aug-2028	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	17-Aug-2028 Yes	18-Aug-2028 Yes	22-Aug-2026 Yes
	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
16	Subsequent call dates, if applicable	At par on each February and August 17, commencing Aug 17, 2024 up to and excluding the maturity date	At par on each February and August 18, commencing Aug 18, 2024 up to and excluding the maturity date	At par on each February and August 22, commencing Aug 22, 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	5.80%	6.16%	
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	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
		IN/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			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	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)			
			I	

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Dino	Dirio
2	for private placement)	06368LVL7	06368LVM5	06368LVW3
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) 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	5.995		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	31-Aug-2023	15-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Aug-2028	31-Aug-2028	15-Sep-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Aug-2025	At par on 31-Aug-2025	At par on 15-Sep-2024
16	Subsequent call dates, if applicable	At par on each February and August 31, commencing Aug 31, 2025 up to and excluding the maturity date	At par on each February and August 31, commencing Aug 31, 2025 up to and excluding the maturity date	At par on each March and September 15, commencing Sep 15, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.90%	5.45%	6.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
		No	No	No
30	Write-down feature			1
31	If write-down, write-down trigger (s)			
	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
31 32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism			
31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
31 32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
31 32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
31 32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
31 32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
(\$ million: 1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LVX1	06368LWC6	06368LWG7
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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.19	1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Sep-2023	15-Sep-2023	25-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Sep-2026	15-Sep-2026	25-Sep-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Sep-2024	At par on 15-Sep-2025	At par on 25-Sep-2024
16	Subsequent call dates, if applicable Coupons/dividends	At par on each March and September 15, commencing Sep 15, 2024 up to and excluding the maturity date	At par on each March and September 15, commencing Sep 15, 2025 up to and excluding the maturity date	25, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.20%	5.65%	6.25%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
JHU				
	Position in subordination hierarchy in liquidation (specify			
		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument type immediately senior to instrument)			
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
	instrument type immediately senior to instrument)		No N/A	NO N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No		

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dino	Dino	Dino
2	for private placement)	06368LWL6	06368LWM4	06368LXV3
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) 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	Liekilik, feizyelye entier
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 22-Sep-2023	Liability - fair value option 22-Sep-2023	Liability - fair value option 19-Oct-2023
11	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	22-Sep-2027	22-Sep-2027	19-Oct-2028
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Sep-2024	At par on 22-Sep-2024	At par on 19-Oct-2024
16	Subsequent call dates, if applicable	At par on each March and September 22, commencing Sep 22, 2024 up to and excluding the maturity date	At par on each March and September 22, commencing Sep 22, 2024 up to and excluding the maturity date	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	6.35%	6.15%	
19	Existence of a dividend stopper	No	No 0.1378	No 0.32
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20 21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	ļ		
32	If write-down, full or partial	ļ		
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
JHa				
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	-		1	
	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375M3N3	06375M3P8	06375M3S2
		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			
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A	N/A
7	Instrument type 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 2	USD 2.672	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Aug-2023	8-Aug-2023	21-Aug-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Aug-2028	8-Aug-2025	21-Aug-2020
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-Aug-2024	At par on 08-Feb-2024	At par on 21-Feb-2024
16	Subsequent call dates, if applicable	At par on each February and August 15, commencing Aug 15, 2024 up to and excluding the maturity date	At par on each February and August 8, commencing Feb 08, 2024 up to and excluding the maturity date	At par on each February and August 21, commencing Feb 21, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.70%	6.00%	5.85%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			,
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
5.	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: 06375M3N	Final Tarma CUSID: 06275M2D	Final Torma CURID: 06275M25

2 for private pl 3 Governing la 3a of the TLACT pl Regulatory pl Regulatory pl 4 Transitic 5 Post-transitic 6 Eligible a 7 Amount rec 8 millions, as o 9 Par value of 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call st 0 Subsequ Coupons/dit 15 redemption a 15 redemption a 16 Subsequ Coupons/dit 17 Fixed or 18 Coupons 20 mandatory 21 Existenc 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If write-d 30 Write-down 31 I				
Unique iden 2 for private pl 3 Governing la Means by w of the TLACT instruments p Regulatory if 4 Transitic 5 Post-trait 6 Eligible a 7 Instruments 8 millions, as o 9 Par value of 10 Accounting 11 Original dat 12 Perpetual on 13 Original fat 14 Issuer call st 0 Optional 15 redemption a 0 Fully dist 0 Existence 10 Existence 11 Coupons/dit 12 Perfectual on 13 Original dat 14 Issuer call st 0 Worked or 15 redemption a 16 Subsequ 0 Coupons/dit 17 Fixed or 18 Couvertible 20 mandatory <th></th> <th></th> <th>Included in TLAC not included in regulatory capital BMO</th> <th>Included in TLAC not included in regulatory capital BMO</th>			Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
3 Governing la Means by w of the TLAC T instruments i Regulatory i 4 Transitic 5 Post-trait 6 Eligible a 7 Instruments i 6 Eligible a 7 Instrume Amount rec millions, as o 9 Par value of 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call st 0 Subseque Coupons/dit Fixed or 15 redemption a 15 redemption a 16 Subseque Coupons/dit Fixed or 17 Fixed or 18 Coupons/dit 17 Fixed or 18 Coupons/dit 17 Fixed or 18 Coupont 21 Existence 22 Noncurre 23 Convertible 24 If				
Means by w Means by w of the TLAC T instruments j Regulatory j 4 Transitic 5 Post-trait 6 Eligible z 7 Instruments j Amount rec 8 millions, as o 9 Par value of 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call st Optional 15 redemption a 0 Accounting 14 Issuer call st Optional 15 redemption a Coupons/dit 17 Fixed or 18 Coupons/dit 17 Fixed or 18 Coupon 19 Existenc 21 <td< td=""><td>ivate placement)</td><td>06375M3X1</td><td>06375M3Y9</td><td>06375M4B</td></td<>	ivate placement)	06375M3X1	06375M3Y9	06375M4B
Means by w 3a of the TLAC T instruments J Regulatory J 4 Transitic 5 Post-trait 6 Eligible z 7 Instruments J 6 Eligible z 7 Instruments J 8 millions, as o 9 Par value of 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call st 0 Optional 15 redemption a 16 Subsequ 0 Coupons/dit 17 Fixed or 18 Coupon 19 Existenc 21 Existenc 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If write-(33 If write-(34 down mecha 34a	erning 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
Regulatory 4 Transition 5 Post-trained 6 Eligible a 7 Instrume Amount recomment Amount recomment 8 millions, as one 9 Par value of 10 Accounting 11 Original dat 12 Perpetual on 13 Original 14 Issuer call st 0 Optional 15 redemption at 16 Subseque 0 Coupons/dit 17 Fixed or 18 Coupons 19 Existence 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 21 If write-d 33 If write-d 34 Type of subo 35 instrument ty 36 Non-compli	ns by which enforceability requirement of Section 13 TLAC Term Sheet is achieved (for other TLAC-eligible			
4 Transitic 5 Post-trait 6 Eligible a 7 Instrume Amount rec 8 millions, as o 9 Par value of 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call st 0 Subseque 0 Coupons/dit 15 redemption a 16 Subseque 0 Fixed or 17 Fixed or 18 Coupons/dit 17 Fixed or 18 Coupon 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If write-d 30 Write-down 31 If write-d 32 If write-d 33 If write-d	Iments governed by foreign law)	Contractual	Contractual	Contractual
5 Post-trai 6 Eligible a 7 Instrume Amount rec millions, as o 9 Par value of 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call st 0 Post-train a 0 Post-train a 0 Perpetual o 13 Original 14 Issuer call st 0 Optional 15 redemption a 0 Fully disc 0 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-difter 33 If write-difter 34 Type of subo 9 Position in s	ransitional Basel III rules	N/A	N/A	N/A
7 Instrume Amount rec Amount rec 8 millions, as o 9 Par value of 10 Accounting 11 Original data 12 Perpetual of 13 Original data 14 Issuer call st 15 redemption at 16 Subsequ Coupons/dit 17 Fixed or 18 Coupon 19 Existenc 21 Existenc 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 28 If conver 29 into 30 Write-down 31 If write-G 32 If write-G 33 If write-G 34 Own mecha 34 Type of subo Position in s instrument ty 36 Non-compli	Post-transitional Basel III rules		N/A	N/A
Amount rec 8 millions, as o 9 Par value of 10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call su 0 optional 15 redemption a 15 redemption a 16 Subsequ <i>Coupons/din</i> 17 Fixed or 18 Coupon 19 Existence 19 Existence 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write-d 32 If write-d 33 If write-d 33 If write-d 34 down mecha 34 Type of subo Position in s 35 instrument ty 36 Non-compli	ligible at solo/group/group&solo		N/A	N/A
9 Par value of Accounting 11 Original dat Perpetual of 13 12 Perpetual of Original 14 13 Original Original 14 Issuer call st 15 redemption at 15 redemption at 16 Subseque 17 Fixed or Fixed or 18 18 Coupons/dit 17 Fixed or 18 18 Coupons 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write-down 32 If write-down 33 If write-down 34 Type of subo Position in s instrument ty 36 Non-compli	nstrument type ount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
10 Accounting 11 Original dat 12 Perpetual o 13 Original 14 Issuer call st 15 redemption a 15 redemption a 16 Subsequ Coupons/dit 17 Fixed or 18 Coupons/dit 17 Fixed or 18 Coupons/dit 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write-d 33 If write-d 34 down mecha 34 Type of subo Position in s instrument ty 36 Non-compli	ns, as of most recent reporting date)		N/A	N/A
11 Original data 12 Perpetual o 13 Original 14 Issuer call si 14 Issuer call si 15 redemption a 15 redemption a 16 Subsequ 17 Fixed or 18 Coupons/dii 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write-ta 33 If write-ta 34 down mecha 34a Type of subo Position in s instrument ty 36 Non-compli	value of instrument	USD 4	USD 2	USD 2.45
12 Perpetual o 13 Original 14 Issuer call st 15 redemption a 15 redemption a 16 Subsequ 17 Fixed or 18 Coupons/dit 17 Fixed or 18 Coupons/dit 17 Fixed or 18 Coupons/dit 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If convert 25 If convert 26 If convert 28 If convert 29 into 30 Write-down 31 If write-t 33 If write-t 34 down mecha 34 Type of subo Position in s instrument ty	bunting classification		Liability - fair value option	Liability - fair value option
13 Original 14 Issuer call state 15 redemption at 15 redemption at 16 Subseque 17 Fixed or 18 Coupons/dit 17 Fixed or 18 Coupon 19 Existence 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write-c 33 If write-d 34 Type of subo Position in s instrument ty 36 Non-complia	inal date of issuance / Settlement	15-Sep-2023	15-Sep-2023	22-Sep-2023
14 Issuer call st 0ptional 15 redemption a 15 redemption a 16 Subsequ Coupons/dit 17 Fixed or 18 Coupons/dit 17 Fixed or 18 Coupons/dit 17 Fixed or 18 Coupons 19 Existence 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write-d 33 If write-d 33 If write-d 34 down mecha 34 Ype of subo Position in s instrument ty 36 <		Dated 15-Sep-2028	Dated 15-Sep-2033	Dated 22-Sep-203
Optional 15 redemption a 15 redemption a 15 redemption a 16 Subsequ 20 Coupons/dit 17 Fixed or 18 Coupon 19 Existence 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If convert 28 If convert 29 into 30 Write-down 31 If write-down 32 If write-down 33 If write-down 34 Type of subo Position in s instrument ty 36 Non-complia	Driginal maturity date / Final maturity er call subject to prior supervisory approval	15-Sep-2028 Yes	15-Sep-2033 Yes	22-Sep-203 Yes
Coupons/dii 17 Fixed or 18 Coupon 19 Existenci 20 mandatory 21 Existenci 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write-G 33 If write-G 33 If write-G 34 down mecha 34a Type of subo Position in s instrument ty 36 Non-complia	Dptional call date, contingent call dates and nption amount / Initial maturity	At par on 15-Sep-2024	At par on 15-Sep-2025	At par on 22-Sep-2025
17 Fixed or 18 Coupon 19 Existence Fully dis 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write-c 33 If write-c 33 If write-c 34 Type of subo Position in s sinstrument ty 36 Non-compli	ubsequent call dates, if applicable	September 15, commencing Sep 15, 2024 up to and excluding the	At par on each March and September 15, commencing Sep 15, 2025 up to and excluding the maturity date	, , , , , , , , , , , , , , , , , , , ,
18 Coupon 19 Existence 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write- 32 If write- 33 If write- 34 Type of subo Position in s sinstrument ty 36 Non-compliant	ixed or floating dividend/coupon	Fixed	Fixed	Fixed
19 Existence 20 Fully disc 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write- 33 If write- 33 If write- 34 Type of subo Position in s instrument ty 36 Non-compliant				T IXCU
Fully dis 20 mandatory 21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 28 If conver 29 into 30 Write-down 31 If write- 32 If write- 33 If write- 33 If write- 34 down mecha 34a Type of subo Position in s 35 instrument ty 36 Non-compli		5 90%	5.85%	6 159
21 Existence 22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write- 32 If write- 33 If write- 34 Type of subo Position in s instrument to 36 Non-compliant	Coupon rate and any related index	5.90% No	5.85% No	
22 Noncum 23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 If conver 30 Write-down 31 If write-c 33 If write-c 33 If write-c 34 Type of subo Position in s sinstrument ty 36 Non-compliant	coupon rate and any related index xistence of a dividend stopper ully discretionary, partially discretionary or	No	No	No
23 Convertible 24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write-conver 32 If write-conver 33 If write-conver 34 Jrype of subo Position in s sinstrument to 36 Non-compliant	Coupon rate and any related index ixistence of a dividend stopper ully discretionary, partially discretionary or latory	No Mandatory	No Mandatory	No Mandatory
24 If conver 25 If conver 26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write-d 32 If write-d 33 If write-d 34 Jype of subo Position in s instrument ty 36 Non-compliant	Coupon rate and any related index ixistence of a dividend stopper ully discretionary, partially discretionary or latory ixistence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	No Mandatory No
25 If converting 26 If converting 27 If converting 28 If converting 29 Inf converting 30 Write-down 31 If write-down 32 If write-down 33 If write-down 34 Type of subo Position in signification Sinstrument to 36 Non-compliant	Coupon rate and any related index ixistence of a dividend stopper ully discretionary, partially discretionary or latory ixistence of a step up or other incentive to redeem loncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
26 If conver 27 If conver 28 If conver 29 into 30 Write-down 31 If write- 32 If write- 33 If write- 34 Type of subo 35 instrument ty 36 Non-compliant	Coupon rate and any related index ixistence of a dividend stopper ully discretionary, partially discretionary or latory ixistence of a step up or other incentive to redeem loncumulative or cumulative vertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
27 If converting 28 If converting 29 into 30 Write-down 31 If write- 32 If write- 33 If write- 34 Type of subo 35 instrument ty 36 Non-compliant	Coupon rate and any related index existence of a dividend stopper ully discretionary, partially discretionary or atory existence of a step up or other incentive to redeem soncumulative or cumulative ertible or non-convertible f convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
28 If converting of the second seco	Coupon rate and any related index ixistence of a dividend stopper iully discretionary, partially discretionary or latory ixistence of a step up or other incentive to redeem loncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f 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
If conver into into into into into into into into	Coupon rate and any related index ixistence of a dividend stopper ully discretionary, partially discretionary or latory ixistence of a step up or other incentive to redeem loncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f 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
30 Write-down 31 If write-down 32 If write-down 33 If write-down 34 Type of subo 34a Type of subo 35 instrument ty 36 Non-compliant	Coupon rate and any related index existence of a dividend stopper ully discretionary, partially discretionary or latory existence of a step up or other incentive to redeem loncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, mandatory or optional conversion	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
30 Write-down 31 If write-down 32 If write-down 33 If write-down 34 Type of subo 34a Type of subo 35 instrument ty 36 Non-compliant	Coupon rate and any related index ixistence of a dividend stopper ully discretionary, partially discretionary or latory ixistence of a step up or other incentive to redeem loncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f 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
31 If write-0 32 If write-0 33 If write-0 34 If ten 34 Type of subo Position in s 35 35 instrument ty 36 Non-compliant	Coupon rate and any related index Existence of a dividend stopper UIIV discretionary, partially discretionary or latory Existence of a step up or other incentive to redeem Joncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
32 If write-0 33 If write-0 34 If ten 34 down mecha 34a Type of subo Position in s 35 35 instrument ty 36 Non-compliant	Coupon rate and any related index Existence of a dividend stopper UIIV discretionary, partially discretionary or latory Existence of a step up or other incentive to redeem Joncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
33 If write-t 34 If ten 34a Type of subo 35a Position in s 35 instrument ty 36 Non-compliant	Coupon rate and any related index existence of a dividend stopper ully discretionary, partially discretionary or atory existence of a step up or other incentive to redeem loncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory 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
34 down mecha 34a Type of subo Position in s instrument ty 36 Non-complia	Coupon rate and any related index existence of a dividend stopper fully discretionary, partially discretionary or latory existence of a step up or other incentive to redeem loncumulative or cumulative ertible or non-convertible f convertible, conversion trigger (s) f convertible, conversion rate f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts e-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
Position in s 35 instrument ty 36 Non-compli	Coupon rate and any related index Existence of a dividend stopper Uilly discretionary, partially discretionary or latory Existence of a step up or other incentive to redeem Joncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, fully or partially f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts e-down feature f write-down, write-down trigger (s) f write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
35instrument ty36Non-compliant	Coupon rate and any related index Existence of a dividend stopper ully discretionary, partially discretionary or latory Existence of a step up or other incentive to redeem Joncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, conversion rate f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts f write-down, write-down trigger (s) f write-down, full or partial f write-down, full or partial f write-down, germanent or temporary If temporary write-down, description of write- 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
36 Non-compli	Coupon rate and any related index Existence of a dividend stopper Uilly discretionary, partially discretionary or latory Existence of a step up or other incentive to redeem Joncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts e-down feature f write-down, full or partial f 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	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
	Coupon rate and any related index Existence of a dividend stopper Ully discretionary, partially discretionary or latory Existence of a step up or other incentive to redeem Joncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, fully or partially f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts e-down feature f write-down, write-down trigger (s) f write-down, permanent or temporary If temporary write-down, description of write- mechanism of subordination tion in subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
37 If yes, specif	Coupon rate and any related index Existence of a dividend stopper Uilly discretionary, partially discretionary or latory Existence of a step up or other incentive to redeem Joncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, fully or partially f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts e-down feature f write-down, write-down trigger (s) f write-down, full or partial f write-down, full or partial f write-down, permanent or temporary If temporary write-down, description of write- mechanism of subordination tion in subordination hierarchy in liquidation (specify iment 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 Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
Prospectus / Prospectus	Coupon rate and any related index Existence of a dividend stopper Uilly discretionary, partially discretionary or latory Existence of a step up or other incentive to redeem Joncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts e-down feature f write-down, write-down trigger (s) f write-down, full or partial f vrite-down, permanent or temporary If temporary write-down, description of write- mechanism of subordination tion in subordination hierarchy in liquidation (specify iment type immediately senior to instrument) -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 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
Supplement	Coupon rate and any related index Existence of a dividend stopper Uilly discretionary, partially discretionary or latory Existence of a step up or other incentive to redeem Joncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, fully or partially f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts e-down feature f write-down, write-down trigger (s) f write-down, full or partial f write-down, full or partial f write-down, by permanent or temporary If temporary write-down, description of write- mechanism of subordination tion in subordination hierarchy in liquidation (specify ument type immediately senior to instrument) -compliant transitioned features s, specify non-compliant features sectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
Pricing Suppl	Coupon rate and any related index Existence of a dividend stopper Uilly discretionary, partially discretionary or latory Existence of a step up or other incentive to redeem Joncumulative or cumulative vertible or non-convertible f convertible, conversion trigger (s) f convertible, fully or partially f convertible, fully or partially f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts e-down feature f write-down, write-down trigger (s) f write-down, full or partial f write-down, full or partial f write-down, by permanent or temporary If temporary write-down, description of write- mechanism of subordination tion in subordination hierarchy in liquidation (specify ument type immediately senior to instrument) -compliant transitioned features s, specify non-compliant features sectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	D MO	Dino	Dino
2	for private placement)	06375M4D4	06375M4E2	06375M4F9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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 5.465 Liability - fair value option	USD 7	USD 7
10 11	Accounting classification Original date of issuance / Settlement	25-Sep-2023	Liability - fair value option 29-Sep-2023	Liability - fair value option 29-Sep-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-Sep-2026	29-Sep-2026	29-Sep-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-Sep-2025	At par on 29-Mar-2024	At par on 29-Sep-2024
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	29, 2024 up to and excluding the maturity date	29, 2024 up to and excluding the maturity date
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.65%	Fixed 6.00%	Fixed 6.00%
19	Existence of a dividend stopper	No 5.0375	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 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
32	If write-down, permanent or temporary			
55	If temporary write-down, description of write-			
34	down mechanism		Exampling from outpardination	Exemption from subordination
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	
34	Type of subordination Position in subordination hierarchy in liquidation (specify			
34 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
34 34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
34 34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34 34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No

Ş minon	s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06375M4G7	06375M4H5	06375MCA
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) 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	USD 2.972	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Sep-2023	29-Sep-2023	29-Sep-2023
12 13	Perpetual or dated	Dated 29-Sep-2033	Dated 29-Sep-2028	Dated 29-Sep-2031
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	29-Sep-2033 Yes	29-Sep-2028 Yes	29-Sep-203 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Sep-2025	At par on 29-Sep-2025	At par on 29-Sep-2025
16	Subsequent call dates, if applicable	At par on each March and September 29, commencing Sep 29, 2025 up to and excluding the maturity date	At par on each March, June, September and December 29, commencing Sep 29, 2025 up to and excluding the maturity date	At par on each March and September 29, commencing Sej 29, 2025 up to and excluding the maturity date
	Company (dividende			
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon	Fixed 6.00%	Fixed 6.00%	Fixed 6.25%
18	Fixed or floating dividend/coupon Coupon rate and any related index	6.00%	6.00%	6.25%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	6.00% No	6.00% No	6.259 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	6.00% No Mandatory	6.00% No Mandatory	6.25% 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	6.00% No Mandatory No	6.00% No Mandatory No	6.25% 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	6.00% No Mandatory No Cumulative	6.00% No Mandatory No Cumulative	6.25% 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	6.00% No No Cumulative Non-convertible	6.00% No No Cumulative Non-convertible	6.25% No 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)	6.00% No No Cumulative Non-convertible N/A	6.00% No Mandatory No Cumulative Non-convertible N/A	6.259 No 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	6.00% No Mandatory No Cumulative Non-convertible N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A	6.25% 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)	6.00% No No Cumulative Non-convertible N/A	6.00% No Mandatory No Cumulative Non-convertible N/A	6.259 No 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 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	6.25% 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	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.00% No No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.25% No No Cumulative Non-convertible 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	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.259 No No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.00% No No Cumulative Non-convertible N/A N/A N/A N/A	6.25% No No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.259 No No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.259 No No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.259 No No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	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	6.00% No Mandatory No Cumulative Non-convertible N/A	6.259 No Mandatory No Cumulative 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	6.259 No No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	6.259 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	6.00% 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	6.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Prose to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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	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 No Exemption from subordination Pari pasu to Deposit Liabilities No	6.259 No No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 N/A N/A N/A	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 N/A N/A N/A	6.259 No Mandatory No Cumulative 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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	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 No Exemption from subordination Pari pasu to Deposit Liabilities No	6.25% 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 No

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	D MO	Dino	D MO
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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	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 10	Par value of instrument Accounting classification	USD 2.179 Liability - fair value option	USD 0.685 Liability - fair value option	USD 4.835 Liability - fair value option
10	Original date of issuance / Settlement	11-Oct-2023	11-Oct-2023	13-Oct-202
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 Octobe 13, commencing Oct 13, 2025 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	6.30%	6.35%	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination biogenetic in the state of the			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
		MTN Prospectus Supplement	MTN Prospectus Supplement	MITH Flospecius Supplement

	tures Of Regulatory Capital Instruments			
	s except as noted)	regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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 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			
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A	N/A N/A
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 7	USD 8.5	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Oct-2023	18-Oct-2023	31-Oct-2023
12	Perpetual or dated	Dated	Dated	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
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Oct-2026	At par on 18-Oct-2025	At par on 31-Oct-2025
16	Subsequent call dates, if applicable Coupons/dividends	At par on each April and October 18, commencing Oct 18, 2026 up to and excluding the maturity date	July and October 18,	At par on each April 30 and October 31, commencing Oct 31 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.35%	6.25%	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)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
20		N/A	N/A	N/A
29	into Write-down feature	N/A No	N/A No	N/A No
30 31	Write-down feature			
31	If write-down, write-down trigger (s) If write-down, full or partial	<u> </u>	+	<u> </u>
32	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	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospecture	N/A	N/A	N/A
	Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	MTN Prospectus	MTN Prospectus
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			1

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MCP8	06375MCR4	06368LYU4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A N/A	N/A 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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 9.928	USD 3	1.43
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Oct-2023	26-Oct-2023	2-Nov-202
12	Perpetual or dated	Dated 27 Oct 2020	Dated 20 Oct 2020	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	27-Oct-2038 Yes	26-Oct-2026 Yes	2-Nov-2028 Yes
14		100	105	
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Oct-2025	N/A	At par on 02-Nov-2024
16	Subsequent call dates, if applicable	At par on each April and October 27, commencing Oct 27, 2025 up to and excluding the maturity date	N/A	At par on each May and November 2, commencing Nov 02, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating	Fixed
18	Coupon rate and any related index		SOFR + 90 bps	6.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
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, mandatory or optional conversion	N/A	N/A	N/A
20	If convertible, creativing truncative 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 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	Desi negu la Descett L'UM	Desi negu la Descett L'UNI	Devineers to Device the Unit
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
30	If yes, specify non-compliant features	N/A	N/A	N/A
.,	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06375MCR	

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo	Billo	Bino
2	for private placement)	06368LZG4	06368LZF6	06375MCU
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			
34	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	0.45		USD 2.006
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Nov-2023		9-Nov-2023
12	Perpetual or dated	Dated 10 New 2020	Dated	Dated
13	Original maturity date / Final maturity	10-Nov-2029		9-Nov-2038
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Nov-2024	At par on 10-Nov-2024	At par on 09-Nov-2025
16	Subsequent call dates, if applicable	At par on each May and November 10, commencing Nov 10, 2024 up to and excluding the maturity date		At par on each May and November 9, commencing Nov 09, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.25%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
24	in convertible, conversion trigger (3)			
25	If convertible, fully or partially	N/A	N/A	N/A
				N/A N/A
25	If convertible, fully or partially	N/A	N/A	
25 26	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A
25 26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A	N/A N/A N/A	N/A N/A
25 26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
25 26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A	N/A N/A N/A	N/A N/A
25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
25 26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature 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
25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
25 26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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
25 26 27 28 29 30 31 32 33 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	N/A N/A N/A N/A No	N/A N/A N/A No	N/A N/A N/A No
25 26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination
25 26 27 28 29 30 31 32 33 34 34a 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
25 26 27 28 29 30 31 32 33 34 34a 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 33 34 34a 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06375MCZ6	06375MG58	06375MG74
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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
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 1	USD 3	USD 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-Nov-2023	22-Nov-2023	30-Nov-202
12 13	Perpetual or dated	Dated 17-Nov-2033	Dated 22-Nov-2033	Dated 30-Nov-2028
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	17-Nov-2033 Yes	22-Nov-2033 Yes	30-Nov-2028 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Nov-2025	At par on 22-Nov-2025	At par on 30-Nov-2025
16	Subsequent call dates, if applicable Coupons/dividends	At par on each May and November 17, commencing Nov 17, 2025 up to and excluding the maturity date	At par on each May and November 22, commencing Nov 22, 2025 up to and excluding the maturity date	At par on the last day of February, May 30, August 30 and November 30, commencing Nov 30, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.40%	6.20%	6.25%
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 33	If write-down, full or partial If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No	No	No
36	If you appair you compliant factures	N/A	N/A	N/A
36 37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus			
36 37		MTN Prospectus	MTN Prospectus	MTN Prospectus
36 37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LB70	06368LD37	06368LE36
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date) Par value of instrument	N/A 5	N/A 2.91	N/A 7.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4-Dec-2023	15-Dec-2023	19-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-Dec-2033	15-Dec-2034	19-Dec-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	4-Dec-26	15-Dec-24	19-Dec-24
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	On each December 4, commencing Dec 04, 2026 up to and excluding the maturity date Fixed	On each June and December 15, commencing Dec 15, 2024 up to and excluding the maturity date Fixed	On each June and December 19, commencing Dec 19, 2024 up to and excluding the maturity date Fixed
17	Coupon rate and any related index	Zero coupon, 6.9%	Zero coupon, 7.00%	Zero coupon, 5.66%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
28	If convertible, specify instrument type convertible into			
-	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial 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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368LB70	Final Terms - CUSIP: 06368LD37	Final Terms - CUSIP: 06368LE36

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MG82	06375MGA7	06375MGB5
		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	N/A	N/A	N/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A	N/A
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 5.271	USD 10	USD 3.61
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	7-Dec-2023	13-Dec-2023	15-Dec-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	7-Dec-2026	13-Dec-2033	15-Dec-202
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 07-Jun-2024	At par on 13-Dec-2025	At par on 15-Dec-2024
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	13, 2025 up to and excluding the maturity date	and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Step up
18	Coupon rate and any related index	6.15%		5.50%-7.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
28 29		N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts	N/A No	N/A No	N/A No
29	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature			
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 If temporary write-down, description of write-			
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 If write-down, permanent or temporary			
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 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	No	No	No
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	No	No Exemption from subordination Pari pasu to Deposit Liabilities	No
29 30 31 32 33 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
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	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 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	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06375MGD1	06368LF76	06375MGF6
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) 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 2		USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Dec-2023	22-Dec-2023	22-Dec-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Dec-2033	22-Dec-2030	22-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 15-Jun-2025	22-Dec-24	At par on 22-Dec-2024
16	Subsequent call dates, if applicable	At par on each June and December 15, commencing Jun 15, 2025 up to and excluding the maturity date	Each June and December 22, commencing Jun 22, 2025 up to and excluding the maturity date	At par on each June and December 22, commencing Dec 22, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	Zero coupon, 5.23%	5.45%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
20 21	mandatory Existence 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	No	No	No
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
21 22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 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, 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 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 No Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 28 29 30 31 32 33 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		Dino	D MO
2	for private placement)	06375MGG4	06375MGH2	06375MGJ8
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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 5.135	N/A USD 1.12	N/A USD
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Dec-2023	22-Dec-2023	5-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Dec-2028	22-Dec-2028	5-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 22-Dec-2024	At par on 22-Dec-2024	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
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	5.55%	5.50%	
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 Cumulative	No Cumulative	No Cumulative
22 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
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
Т				

	tures Of Regulatory Capital Instruments s except as noted)			
5 millions		Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06375MGK5	06375MGL3	06375MGM1
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			
30	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) Par value of instrument	N/A USD 5	N/A USD 12	N/A USD 4
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	5-Jan-2024		5-Jan-2024
11	Perpetual or dated	Dated 5-Jail-2024	Dated 5-5ail-2024	Dated
12	Original maturity date / Final maturity	5-Jan-2029		5-Jan-2026
15	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 05-Jan-2025	At par on 05-Jan-2025	At par on 05-Jul-2024
16	Subsequent call dates, if applicable	At par on each January and July 5, commencing Jan 05, 2025 up to and excluding the maturity date		At par on each January and July 5, commencing Jul 05, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.12%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
20		NIA	NIA	NIA
29	into Write down feature	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)		l	
32 33	If write-down, full or partial 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
	Destition in subanduration is a state of the			
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A MTN Prospectus	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
	s except as noted)	regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06375MGN9	06375MGP4	06375MGQ2
		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			
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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 58	N/A USD 2	N/A USD 3.48
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	9-Jan-2024		19-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Jan-2026		19-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	N/A	At par on 22-Jan-2025	At par on 19-Jul-2025
16	Subsequent call dates, if applicable	N/A	At par on each January, April, July, October 22, commencing Jan 22, 2025 up to and excluding the maturity date	At par on each January and July 19, commencing Jul 19, 2025 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to Floating	Fixed	Fixed
18	Coupon rate and any related index	SOFR + 95 bps	5.50%	5.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			N//A
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
24	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A
36 37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Prospectus / Base Shelf Prospectus / Short Form	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGR0	06368LJ80	06368LJ98
2				000002330
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
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 5		
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 18-Jan-2024	Liability - fair value option 30-Jan-2024	Liability - fair value option 30-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Jan-2029		30-Jan-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 18-Jan-2025	At par on 30-Jan-2025	At par on 30-Jan-2025
16	Subsequent call dates, if applicable	At par on each January and July 18, commencing Jan 18, 2025 up to and excluding the maturity date	At par on each January and July 30, commencing Jan 30, 2025 up to and excluding the maturity date	At par on each January and July 30, commencing Jan 30, 2025 up to and excluding the maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon Coupon rate and any related index	5.20%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30 31	Write-down feature If write-down, write-down trigger (s)			
31	If write-down, 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 pagu to Doposit Linkilling-	Pari pagu to Doposit Linkillitin-	Pari pagu ta Dangait Liakiisi
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
		N/A	N/A	N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	M/A	IWA	IWA
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06375MGR	Final Terms - CUSIP: 06368LJ80	Final Terms - CUSIP: 06368LJ9

	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)	06368LK21	06368LK96	06368LK70
3	Coverning low(c) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Governing law(s) of the instrument Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		N 1/A	
8 9	millions, as of most recent reporting date)	N/A4	N/A 0.12	N/A 0.133
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	19-Jan-2024	26-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
	Optional call date, contingent call dates and	40.1		
15	redemption amount / Initial maturity	19-Jan-29	At par on 26-Jan-2025	26-Jan-25
		On each January and July 19, commencing Jan 19, 2029 up to	On each January 26, commencing Jan 26, 2025 up to	On each January 26, commencing Jan 26, 2025 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
17	Coupon rate and any related index	Zero coupon, 5.53%		
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	No Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Non-convertible	Cumulative Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
32	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
		1	1	1
	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Bino	Bino
2	for private placement)	06375MGS8	06375MGT6	06375MGU3
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			
34	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	NA	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 USD 2	N/A USD 2	N/A USD 5
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	23-Jan-2024	30-Jan-2024	30-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Jan-2026	30-Jan-2034	30-Jan-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 23-Jul-2024	At par on 30-Jul-2025	At par on 30-Jan-2025
16	Subsequent call dates, if applicable	At par on each January and July 23, commencing Jul 23, 2024 up to and excluding the maturity date		At par on each January and July 30, commencing Jan 30, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.05%	5.50%	
10	Existence of a dividend stopper	No 5.0375	No	No 3.207
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	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
		1	1	
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N/A	N/A	N//A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	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	If convertible, specify issuer of instrument it 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 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	If convertible, specify issuer of instrument it 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 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	No	No	No
29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	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, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
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	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 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	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
5 millions	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BWO	BMO
2	for private placement)	06375MGV1	06375MGW9	06375MGX7
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			
34	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) Par value of instrument	N/A USD 5	N/A USD 8	N/A USD 1.5
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	29-Jan-2024	29-Jan-2024	29-Jan-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Jan-2027	29-Jan-2027	29-Jan-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 29-Jan-2025	At par on 29-Jul-2024	At par on 29-Jan-2026
16	Subsequent call dates, if applicable	At par on each January and July 29, commencing Jan 29, 2025 up to and excluding the maturity date	, , , , , ,	At par on each January and July 29, commencing Jan 29, 2026 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.05%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N1/A	N1/A	N1/A
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
2.5	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	I	I	
İ	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35		No	No	No
36	Non-compliant transitioned features			NI/A
		N/A	N/A	N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form		N/A MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MGY5	06368LM37	06368LM6
Z		0037510015	00308LIN37	UUSUOLINIU
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			
50	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 10	Par value of instrument Accounting classification	USD 3	2.5 Liability - fair value option	
10	Original date of issuance / Settlement	Liability - fair value option 31-Jan-2024	8-Feb-2024	Liability - fair value option 9-Feb-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jan-2029	8-Feb-2029	9-Feb-203
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-2025	At par on 08-Feb-2025	At par on 09-Feb-2025
16	Subsequent call dates, if applicable	At par on the last day of January, April, July and October, commencing Jan 31, 2025 up to and excluding the maturity date	August 8, commencing Feb 8,	At par on each February and August 9, commencing Feb 9, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	5.07%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J4d				
25	Position in subordination hierarchy in liquidation (specify	Pori populto Desseit Listallita	Pori populto Descelit Listallita	Dori populito Denesti Li-Litti
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
		N/A	N/A	N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	M/A MTN Prospectus	<u>IWA</u>	<u>IWA</u>
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
Ş MIIIION	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	000001 Mod		
2	for private placement)	06368LM94	06368LM86	06368LP4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
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 10	Par value of instrument Accounting classification	USD 2 Liability - fair value option	USD 2 Liability - fair value option	2. Liability - fair value option
10	Original date of issuance / Settlement	16-Feb-2024	16-Feb-2024	28-Feb-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Feb-2027	16-Feb-2027	28-Feb-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 16-Feb-2025	At par on 16-Feb-2025	At par on 28-Feb-2025
16	Subsequent call dates, if applicable	At par on each February and August 16, commencing Feb 16, 2025 up to and excluding the maturity date	At par on each February and August 16, commencing Feb 16, 2025 up to and excluding the maturity date	At par on each February 28, commencing Feb 28, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	5.45%	5.02%	
19	Existence of a dividend stopper	No 0.4070	No 5.0275	No 5.23
	Fully discretionary, partially discretionary or			
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
ŞTIIIIOI	s except as noted)	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			000751107
2	for private placement)	06368LP34	06368LP91	06375MGZ2
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) 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) Par value of instrument	N/A 2.5	N/A1	N/A USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	28-Feb-2024	28-Feb-2024	6-Feb-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Feb-2028	28-Feb-2044	6-Feb-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 28-Feb-2025	28-Feb-29	At par on 06-Aug-2024
16	Subsequent call dates, if applicable	At par on each February and August 28, commencing Feb 28, 2025 up to and excluding the maturity date	On each February and August 28, commencing Feb 28, 2029 up to and excluding the maturity date	At par on each February and August 6, commencing Aug 06, 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	4.80%	Zero coupon, 7.92%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional conversion	IV/A	IV/A	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) If write-down, full or partial			
32 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
J-10				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	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	Prospectus / Base Shelf Prospectus / Short Form Prospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Einel Terme CLISID: 06269LD24	Einel Terme CLISID: 062691 D01	Final Terms - CUSIP: 06375MG2

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ minion	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)	06375MP25	06375MP33	06375MP41
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) 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) Par value of instrument	N/A USD 4.5	N/A USD 10	N/A USD :
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	9-Feb-2024	9-Feb-2024	13-Feb-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Feb-2034		13-Feb-2020
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	······································			
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 09-Feb-2026	At par on 09-Feb-2025	At par on 13-Feb-2025
16	Subsequent call dates, if applicable	At par on each February and August 9, commencing Feb 09, 2026 up to and excluding the maturity date	At par on each February and August 9, commencing Feb 09, 2025 up to and excluding the maturity date	At par on each February and August 13, commencing Feb 13 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%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
27	If convertible, manuatory of optional conversion			
	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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Pricing Supplement (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		Final Terms - CUSIP: 06375MP2	Final Terms - CUSIP: 06375MP3	Final Terms - CUSIP: 06375MP

	tures Of Regulatory Capital Instruments			
5 millions	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dirio	Dirio	Dirio
2	for private placement)	06375MP58	06368LN36	06375MP66
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) 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 10	Par value of instrument Accounting classification	USD 5 Liability - fair value option	5 Liability - fair value option	USD 1.442 Liability - fair value option
10	Original date of issuance / Settlement	16-Feb-2024	16-Feb-2024	23-Feb-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Feb-2027	16-Feb-2039	23-Feb-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 16-Aug-2024	16-Feb-25	At par on 23-Feb-2026
16	Subsequent call dates, if applicable	At par on each February and August 16, commencing Aug 16, 2024 up to and excluding the maturity date	On each February 16, commencing Feb 16, 2025 up to and excluding the maturity date	At par on each February and August 23, commencing Feb 23, 2026 up to 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, 6.00%	5.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus		MTN Prospectus
		MTN Prospectus MTN Prospectus Supplement		MTN Prospectus <u>MTN Prospectus Supplement</u>

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06375MP74	06375MP82	06367YG60
		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			
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
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	USD 3	USD 4
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 27-Feb-2024	Liability - fair value option 23-Feb-2024	Liability - fair value option 26-Feb-2024
11	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	27-Feb-2026	23-Feb-2029	26-Feb-2029
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 27-Aug-2024	At par on 23-Feb-2025	26-Feb-26
16	Subsequent call dates, if applicable	At par on each February and August 27, commencing Aug 27, 2024 up to and excluding the maturity date	At par on each February and August 23, commencing Feb 23, 2025 up to and excluding the maturity date	On each February and August 26, commencing Feb 26, 2028 up to and excluding the maturity date
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.15%	5.35%	Zero coupon, 5.5%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
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	Designed to Designed a second	Designed to Designed to the second	
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A MTN Prospectus	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
				1

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BWO	BMO
2	for private placement)	06368LQ25	06368LK62	06368LR24
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) 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 0.700	N/A
9	Par value of instrument	0.55		1.405
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option 8-Mar-2024
11 12	Original date of issuance / Settlement Perpetual or dated	4-Mar-2024 Dated	8-Mar-2024 Dated	Dated
12	Original maturity date / Final maturity	4-Mar-2034	8-Mar-2027	8-Mar-2027
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	4-Mar-27	At par on 08-Mar-2025	At par on 08-Mar-2025
16	Subsequent call dates, if applicable	On each March and September , commencing Mar 04, 2027 up to and excluding the maturity date	At par on each March and September 8, commencing Mar 08, 2025 up to and excluding the maturity date	At par on each March and September 8, commencing Mar 08, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
	Coupon rate and any related index			
18 19	Existence of a dividend stopper	Zero coupon, 6.14%	No 5.1578	5.00 %
	Fully discretionary, partially discretionary or			
20 21	mandatory	Mandatory No	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
24	If convertible, fully or partially	N/A	N/A	N/A
25	If convertible, conversion rate	N/A	N/A	N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
-	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LK54	06368LR57	06368LR32
2				
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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 10	Par value of instrument Accounting classification	USD 0.145 Liability - fair value option	0.568 Liability - fair value option	USD 2 Liability - fair value option
10	Original date of issuance / Settlement	8-Mar-2024	8-Mar-2024	8-Mar-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Mar-2027	8-Mar-2031	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	8-Mar-25	8-Mar-2
16	Subsequent call dates, if applicable	At par on each March and September 8, commencing Mar 08, 2025 up to and excluding the maturity date	On each March and September 8, commencing Mar 08, 2025 up to and excluding the maturity date	On each March and September 8, commencing Mar 08, 2025 up to and excluding the maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	5.65%	Zero coupon, 5.50%	
19	Existence of a dividend stopper	No 5.0375	No	No
	Fully discretionary, partially discretionary or			
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N1/A	N1/A	N1/A
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			Final Terms - CUSIP: 06368LR3

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LR40	06375MP90	06375MPA7
2		00000EIN40		
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			
50	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 10	Par value of instrument Accounting classification	USD 0.801 Liability - fair value option	USD 7 Liability - fair value option	USD 5
10	Original date of issuance / Settlement	8-Mar-2024	5-Mar-2024	Liability - fair value option 5-Mar-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Mar-2031	5-Mar-2027	5-Mar-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	8-Mar-25	At par on 05-Mar-2025	At par on 05-Mar-2025
16	Subsequent call dates, if applicable	On each March and September 8, commencing Mar 08, 2025 up to and excluding the maturity date	At par on each March and September 5, commencing Mar 05, 2025 up to and excluding the maturity date	At par on each March and September 5, commencing Mar 05, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 6.25%	5.30%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)	N/A N/A	N/A N/A	N/A N/A
25	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CLISIP: 063681 R40	Final Terms - CUSIP: 06375MP90	Final Terms - CUSIP: 06375MPA

	<pre>stures Of Regulatory Capital Instruments s except as noted)</pre>			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MPB5	06375MPC3	06375MPD
۷				
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			
50	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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 8.271	USD 2	USD
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Mar-2024	11-Mar-2024	15-Mar-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Mar-2029		15-Mar-202
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 11-Sep-2024	At par on 15-Mar-2025
16	Subsequent call dates, if applicable Coupons/dividends	At par on each March and September 8, commencing Mar 08, 2025 up to and excluding the maturity date	At par on each March and September 11, commencing Sep 11, 2024 up to and excluding the maturity date	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.60%		
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or		Mandatory	
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	No	Mandatory No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
24	If convertible, fully or partially	N/A	N/A	N/A
25	If convertible, conversion rate	N/A	N/A	N/A
20	If convertible, conversion rate	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
	Position in subordination hierarchy in liquidation (specify			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	Non-compliant transitioned features	No	No	No
35 36	Non-compliant transitioned reactives	N1/A	N/A	N/A
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A		
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A		

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MPE9	06375MPF6	06375MPH
2				
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			
5d	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	51/A	51/A	51/A
4 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
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 5		USD
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	22-Mar-202
12	Perpetual or dated	Dated 15 Mar 2020	Dated 20 Mar 2020	Dated
13	Original maturity date / Final maturity	15-Mar-2029	20-Mar-2029	22-Mar-202
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-Mar-2025	At par on 20-Mar-2025	At par on 22-Sep-2024
16	Subsequent call dates, if applicable	At par on each March and September 15, commencing Mar 15, 2025 up to and excluding the maturity date	At par on each March and September 20, commencing Mar 20, 2025 up to and excluding the maturity date	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	5.40%	5.50%	
18	Existence of a dividend stopper	5.40%	5.50% No	No 5.205
19	Fully discretionary, partially discretionary or	NO	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 issuer of instrument it converts			
20		N/A	N/A	N/A
29	into Write down footure	N/A No	N/A No	N/A No
30 31	Write-down feature			
31	If write-down, write-down trigger (s) If write-down, full or partial			
32 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	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Tospectus			
	Supplement to Base Shelf Prospectus (if applicable)			

	<pre>itures Of Regulatory Capital Instruments is except as noted)</pre>			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LS80	06368LU20	06368LU3
L				
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5		USD 0.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Mar-2024	22-Mar-2024	22-Mar-2024
12 13	Perpetual or dated	Dated 18-Mar-2034	Dated 22-Mar-2027	Dated 22-Mar-202
13	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Yes	Yes	Yes
14				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Mar-2029	At par on 22-Mar-2025	At par on 22-Mar-2025
16	Subsequent call dates, if applicable	At par on each March and September 18, commencing Mar 18, 2029 up to and excluding the maturity date	At par on each March and September 22, commencing Mar 22, 2025 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	4.82%	5.09%	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20 21	mandatory	Mandatory No	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
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	N1/A	N1/A	N1/A
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No	No	No
36		N/A	N/A	N/A
36 37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Prospectus / Base Shelf Prospectus / Short Form			

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LR65	06368LU46	06368LU61
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4 5	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A
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)	N/A 0.415	N/A 0.117	N/A USD 0.145
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	22-Mar-2024	22-Mar-2024	22-Mar-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Mar-2031	22-Mar-2031	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	22-Mar-25	22-Mar-25	22-Mar-25
16	Subsequent call dates, if applicable	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date	On each March and September 22, commencing Mar 22, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	Zero coupon, 5.83%	Zero coupon, 5.58%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A N/A	N/A	N/A N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A	N/A N/A	N/A
20	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
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 Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			

Base: Included in TLAC not inclu		res Of Regulatory Capital Instruments xcept as noted)			
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5 Post transitional lacel II index N/A N/A N/A N/A 6 Fights transitional study group/group/studio N/A N/A N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instrument N/A N/A 8 minutes, as of most teachtrapacting data N/A N/A N/A N/A 9 model costing as an analysis of the transition of the transitreal diffore transition of the transition of the transition of t					
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8 Initiance, as of most recent reporting date) NA NA NA 10 Accounting dassification Lability - fair value option Dated 25 11 Original date of source 0, Station muturity Dated Dated 26 42 26 42 26 42 26 42 26 42 26 42 26 42	7	Instrument type			
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11 Original date of issuence / Settlement 20-Mar-2024 26-Mar-2024 26-Mar-2024 26-Mar-2024 26-Mar-2024 26-Mar-2025 26-M					
12 Perpetuator dated Dated Dated 13 Orginal muturly dat / Inal maturity 20/Mar/202 26/Sep.201 25/Mar/201 14 Issuer call subject to prior supervisory approval Yes Yes Yes 14 Issuer call subject to prior supervisory approval Yes Yes Yes 15 Optional call date, contingent call dates and 20/Mar/26 At par on each March and At par on each March and 15 redemption amount / Initial maturity 20/Mar/26 At par on each March and September 20, commercing Mar September 20, commerc		•			25-Mar-2024
13 Original maturity date / Final maturity 20-Mar-2020 26-Sep-2031 25-Mar-25 14 Issuer call subject to prior supervisory approval Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount / initial maturity 20-Mar-25 At par on 26-Mar-2029 At par on 26-Mar-2029 15 Subsequent call dates, if applicable At par on each March and September 20, commencing Mer September 20, comore 20, market Mer September 20, commencing Mer September 20, com					
14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes 15 redemption anount / initial maturity 20-Mar-25 At par on 26-Mar-2029 At par on each March and September 20, commencing Mars September 20, commencing 26, 2029 At par on each March and September 20, commencing 26, 2029 September 20, 2025 Sep					25-Mar-202
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September 20, commencing Mar September 25, commencing Mar September 26, comment Mar September 26, comment Mar September 26, comment Mar Septemer 26, comment Mar September 26, comment Mar September	15 rec		20-Mar-25	At par on 26-Mar-2029	At par on 25-Mar-2025
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18 Coupon rate and any related index 5.00% 5.00% 5. 19 Existence of a dividend stopper No No No 20 mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, romersion trigger (s) N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A 26 If convertible, romadatory or optional conversion N/A N/A N/A 27 If convertible, specify instrument type conversion N/A N/A N/A 28 If convertible, specify instrument type conversion N/A N/A N/A 29 into No No No No 30 Write-down, write-down rule or temporary I I I 31 If write-down, numeration I I I 32 If write-down, description of write- I I 33 If write-down, des			Fixed	Fixed	Fixed
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21 Existence of a step up or other incentive to redeem No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or no-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, fully or partially N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, specify instrument type convertible into N/A N/A N/A 28 if convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts N/A N/A 29 into N/A N/A N/A N/A 31 If write-down, write-down trigger (5) NO No No 32 If write-down, permanent or temporary If write-down, description of write-down mechanism Exemption from subordination Exemption from subordination 33 If write-down, permanent or temporary If the pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities 34a Type of subordination Exemption from subordination Exemption from subordination 35 instrument type immediately		Fully discretionary, partially discretionary or			
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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, conversion rate N/A N/A N/A 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) If write-down, partial If write-down, partial 32 If write-down, permanent or temporary If the porary write-down, description of write- If write-down, partial 34a Type of subordination Exemption from subordination Exemption from subordination 34a Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 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 38 No-compliant transitioned features No No No 37	24	If convertible, conversion trigger (s)	N/A	N/A	N/A
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35 instrument type immediately senior to instrument) Pari pasu to Depo 36 Non-compliant transitioned features No 37 If yes, specify non-compliant features N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus Sunnlement to Base Shelf Prospectus (if annlirable) MTN Prospectus	ubordination Exemption from subordination Exemption from subordination
36 Non-compliant transitioned features No 37 If yes, specify non-compliant features N/A Prospectus / Base Shelf Prospectus / Short Form MTN Prospectus Supplement to Base Shelf Prospectus (if applicable) MTN Prospectus	
37 If yes, specify non-compliant features N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus Supplement to Base Shelf Prospectus (if applicable)	
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	No No
MIN Prospectus MIN Prospectus (if applicable)	N/A N/A
	MTN Prospectus MTN Prospectus
Pricing Supplement (if applicable)	Supplement MTN Prospectus Supplement MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LW28	06368LV78	06368LV86
		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	N/A	N/A	N/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date) Par value of instrument	N/A 0.2	N/A USD 0.2	N/A 0.024
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Apr-2024	5-Apr-2024	5-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-Apr-2027	5-Apr-2027	5-Apr-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 05-Apr-2025	At par on 05-Apr-2025	5-Apr-25
16	Subsequent call dates, if applicable Coupons/dividends	At par on each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date	At par on each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	5.55%	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20 21	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 If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
1			Exemption from subordination	Exemption from subordination
34 34a	down mechanism Type of subordination	Exemption from subordination		
		Exemption from subordination		
	Type of subordination	Exemption from subordination Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a	Type of subordination Position in subordination hierarchy in liquidation (specify			Pari pasu to Deposit Liabilities No
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	
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	No

	tures Of Regulatory Capital Instruments s except as noted)			
, minon.		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		002001.004	00075100
2	for private placement)	06368LV60	06368LV94	06375MPR
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) 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	0.135		USD
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 5-Apr-2024	Liability - fair value option 5-Apr-2024	Liability - fair value option 5-Apr-202
11	Perpetual or dated	Dated 5-Api-2024	Dated	Dated
12	Original maturity date / Final maturity	5-Apr-2031	5-Apr-2031	5-Apr-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	5-Apr-25	5-Apr-25	At par on 05-Apr-2025
16	Subsequent call dates, if applicable Coupons/dividends	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date	On each April and October 5, commencing Apr 05, 2025 up to and excluding the maturity date	At par on each April and Octobe 5, commencing Apr 05, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.20%	Zero coupon, 6.25%	5.179
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J+d		Exemption from subordination		
25	Position in subordination hierarchy in liquidation (specify	Devi neeu te Donovit I. 1. 199	Devi neeu te Devesit I. I. 199	Denimenta Democia Li L'III
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	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
,		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06375MPS8	06375MPN9	06375MPP
2		00373101730	0037500119	
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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 10	Par value of instrument Accounting classification	USD 5		USD 15. Liability - fair value option
10	Original date of issuance / Settlement	Liability - fair value option 5-Apr-2024	Liability - fair value option 8-Apr-2024	9-Apr-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	5-Apr-2029	8-Apr-2026	9-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 05-Apr-2025	At par on 08-Oct-2024	At par on 09-Apr-2025
		At par on each April and October	At par on each April and October	At par on each April and Octobe
16	Subsequent call dates, if applicable	5, commencing Apr 05, 2025 up to and excluding the maturity date	8, commencing Oct 08, 2024 up to and excluding the maturity date	9, commencing Apr 09, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	5.25%	5.20%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
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
30	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism	Fromation from orthondination	Fromation from orthondination	Evention from outpartice
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
\$ million	s except as noted)	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06275MDO2	06275MDT6	06275MDU
2	for private placement)	06375MPQ2	06375MPT6	06375MPU3
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) 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 22.5	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	10-Apr-2024 Dated	9-Apr-2024 Dated	12-Apr-2024 Dated
12	Original maturity date / Final maturity	10-Apr-2034	9-Apr-2027	12-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 10-Apr-2026	At par on 09-Oct-2024	At par on 12-Apr-2025
16	Subsequent call dates, if applicable	At par on each April and October 10, commencing Apr 10, 2026 up to and excluding the maturity date	At par on each April and October 9, commencing Oct 09, 2024 up to and excluding the maturity date	At par on each April and Octobe 12, commencing Apr 12, 2025 u to and excluding the maturity date
47	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.50%	Fixed 5.30%	Fixed 5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
540				
25	Position in subordination hierarchy in liquidation (specify	Dari populto Descrit Listania	Pori populto Desceit Listallita	Dori populto Denesia Listand
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	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A		
	Supplement to Base Shelf Prospectus (if applicable)			
_	Pricing Supplement (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		2	
2	for private placement)	06368LW44	06375MPV1	06375MPZ2
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) 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 USD 0.11	N/A USD 3	
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	USD : Liability - fair value option
10	Original date of issuance / Settlement	12-Apr-2024		19-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Apr-2029		19-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 19-Apr-2025
16	Subsequent call dates, if applicable		At par on each April and October 12, commencing Apr 12, 2025 up to and excluding the maturity date	
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.50%-5.75%	Fixed 5.25%	Fixed 5.45%
19	Existence of a dividend stopper	No	No 5.23 /	No 3.43
	Fully discretionary, partially discretionary or			
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
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
540				
25	Position in subordination hierarchy in liquidation (specify	Dari populto Descrit Listania	Pori populto Descrit Listalitis	Dori populito Denesiti Li-Liki
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)		MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LW4	Final Terms - CUSIP: 06375MPV	Final Terms - CUSIP: 06375MP2

φ minion	tures Of Regulatory Capital Instruments			
1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Billo	
2	for private placement)	06376A5A4	06375MPW9	06368LX68
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 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 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 3	USD 1.934	0.09
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-Apr-2024	19-Apr-2024	22-Apr-2024
12 13	Original maturity date / Final maturity	Dated 19-Apr-2029	Dated 19-Apr-2029	Dated 22-Apr-2029
15	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 22-Apr-2025
16	Subsequent call dates, if applicable		At par on each April and October 19, commencing Apr 19, 2025 up to and excluding the maturity date	
				date
17	Coupons/dividends	Fixed	Fixed	
17	Fixed or floating dividend/coupon	Fixed		Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.52%	5.60%	Fixed 5.20%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.52%	5.60%	Fixed 5.209
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.52% No	5.60% No	Fixed 5.209 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	5.52% No Mandatory	5.60% No Mandatory	Fixed 5.20% 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 Convertible or non-convertible	5.52% No Mandatory No Cumulative Non-convertible	5.60% No No Cumulative Non-convertible	Fixed 5.209 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)	5.52% No Mandatory No Cumulative Non-convertible N/A	5.60% No No Cumulative Non-convertible N/A	Fixed 5.209 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	5.52% No Mandatory No Cumulative Non-convertible N/A N/A	5.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.209 No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.20% 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	5.52% No Mandatory No Cumulative Non-convertible N/A N/A	5.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 5.209 No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.20% 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	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 5.20% 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	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.60% No No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 5.209 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.20% No 5.20% 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 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.20% No 5.20% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.20% No 5.20% 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 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.20% No 5.20% 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 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	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	Fixed 5.209 No 5.209 No Cumulative Non-convertible 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, 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	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 5.20% No 5.20% 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 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NA NA Pari pasu to Deposit Liabilities	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NA Pari pasu to Deposit Liabilities	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.209 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.52% 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 N/A N/A	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	5.52% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 5.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
1 1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Birlo	
2	for private placement)	06368LX84	06368LX50	06368LX43
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 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 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	0.21	USD 0.1	USD 0.15
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 22-Apr-2029	Dated 22-Apr-2029	Dated 22-Apr-2029
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	22-Apr-2029 Yes	22-Apr-2029 Yes	22-Apr-2029 Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-Apr-2025	At par on 22-Apr-2025	At par on 22-Apr-2025
16	Subsequent call dates, if applicable Coupons/dividends		At par on each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%		5.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandaton	Mandatory
20 21	mandatory Existence of a step up or other incentive to redeem	No	Mandatory No	No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary		ļ	
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments			
1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo		Dino
2	for private placement)	06368LX92	06376A5B2	06368LX76
2	Countries Isu(a) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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	12		
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-Apr-2024 Dated	19-Apr-2024 Dated	26-Apr-2024 Dated
12	Original maturity date / Final maturity	22-Apr-2034	19-Apr-2034	26-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	22-Apr-25	At par on 19-Apr-2026	At par on 26-Apr-2025
16	Subsequent call dates, if applicable	On each April and October 22, commencing Apr 22, 2025 up to and excluding the maturity date	At par on each April and October 19, commencing Apr 19, 2026 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, 6.10%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
		N/A		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)			
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
c -	Position in subordination hierarchy in liquidation (specify			.
35 36	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	Non-compliant transitioned features If yes, specify non-compliant features	N/A	N/A	N/A
3/	Prospectus / Base Shelf Prospectus / Short Form Prospectus / Base Shelf Prospectus / Short Form			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			
		Final Terms - CUSIP: 06368LX92	Final Terms - CUSIP: 06376A5B2	Final Terms - CUSIP: 06368LX

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		2	
2	for private placement)	06368LW69	06368LW77	06368LY75
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	51/A	N1/A	51/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 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	2	1	0.835
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Apr-2024		26-Apr-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Apr-2028		26-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 24-Apr-2025	At par on 24-Apr-2025	26-Apr-25
16	Subsequent call dates, if applicable		At par on each April and October 24, commencing Apr 24, 2025 up to and excluding the maturity date	On each April and October 26, commencing Apr 26, 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	5.25%		
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	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
20	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, manuactive of optional conversion			
20	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>	l	
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a				
34a	Desition in subordination biogenety in liquidation (
	Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liphilition	Pari pasu to Deposit Liphilition	Pari nasi to Denosit Lipbilition
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
35 36 37	instrument type immediately senior to instrument)			
35 36 37	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No	No	No

	tures Of Regulatory Capital Instruments is except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included ir regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LY83	06368LZ25	06375MPX
2		000002103		
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 law of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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	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	26-Apr-202
12	Perpetual or dated	Dated 26-Apr-2034	Dated 26-Apr-2034	Dated 26-Apr-203
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	26-Apr-2034 Yes	26-Apr-2034 Yes	26-Apr-203 Yes
14		165	165	
	Optional call date, contingent call dates and	00 Ave 05	00 4 00	
15	redemption amount / Initial maturity	26-Apr-25	20°Aþi-23	At par on 26-Apr-2026
				At par on each April and Octol
16	Subsequent call dates, if applicable	On each April and October 26, commencing Apr 26, 2025 up to and excluding the maturity date	On each April and October 26, commencing Apr 26, 2029 up to and excluding the maturity date	26, commencing Apr 26, 2026 to and excluding the maturity date
	Coupons/dividends	Else d	Eine d	Eine d
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero coupon, 6.30%	Zero coupon, 6.20%	6.00 No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Designees to Descett 11, 1997	Devi e e e Deve e it i i i i i i	Devi eservit Devisit i Ulti
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus			
				MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement

1 2 fr 3 3 a o ir 4 5 6 7 8 n 9 10 11 12 13	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 nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval	Included in TLAC not included in regulatory capital BMO 06376A5C0 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A N/A Other TLAC instrument USD 4 Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029 Yes	regulatory capital BMO 06376A5E6 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument USD 5.5 Liability - fair value option	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument
2 fri 3 a o in 4 4 5 6 7 7 8 n 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 nstruments governed by foreign law) <i>Regulatory treatment</i> Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	06376A5C0 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument USD 4 Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029	06376A5E6 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument USD 5.5 Liability - fair value option 26-Apr-2024	06376A5F3 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument USD [/] Liability - fair value option
3 3a o ii 4 5 6 7 8 n 9 10 11 12 13	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument USD 4 Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument USD 5.5 Liability - fair value option 26-Apr-2024	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument USD ⁷ Liability - fair value option
3a o iii 4 5 6 7 7 8 n 9 10 11 11 12 13	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument USD 4 Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029	of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument USD 5.5 Liability - fair value option 26-Apr-2024	of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument USD
3a o iii 4 5 6 7 7 8 n 9 10 11 11 12 13	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	Contractual N/A N/A N/A Other TLAC instrument USD 4 Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029	Contractual N/A N/A N/A Other TLAC instrument USD 5.5 Liability - fair value option 26-Apr-2024	Contractual N/A N/A Other TLAC instrument USD
in 4 5 6 7 8 8 9 10 11 12 13	nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	N/A N/A N/A Other TLAC instrument USD 4 Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029	N/A N/A N/A Other TLAC instrument USD 5.5 Liability - fair value option 26-Apr-2024	N/A N/A Other TLAC instrument USD ⁷ Liability - fair value option
4 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	N/A N/A Other TLAC instrument USD 4 Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029	N/A N/A Other TLAC instrument USD 5.5 Liability - fair value option 26-Apr-2024	N/A N/A Other TLAC instrument USD [/] Liability - fair value option
6 7 8 n 9 10 11 12 13	Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	N/A Other TLAC instrument USD 4 Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029	N/A Other TLAC instrument USD 5.5 Liability - fair value option 26-Apr-2024	N/A Other TLAC instrument USD [/] Liability - fair value option
7 8 n 9 10 11 12 13	Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	Other TLAC instrument USD 4 Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029	Other TLAC instrument USD 5.5 Liability - fair value option 26-Apr-2024	Other TLAC instrument USD
8 n 9 10 11 12 13	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	USD 4 Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029	USD 5.5 Liability - fair value option 26-Apr-2024	USD · Liability - fair value option
9 10 11 12 13	Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029	Liability - fair value option 26-Apr-2024	Liability - fair value option
10 11 12 13	Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	Liability - fair value option 26-Apr-2024 Dated 26-Apr-2029	Liability - fair value option 26-Apr-2024	Liability - fair value option
11 12 13	Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity	26-Apr-2024 Dated 26-Apr-2029	26-Apr-2024	
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 26-Apr-2029		217401202
13	Original maturity date / Final maturity	26-Apr-2029		Dated
				24-Apr-2034
	A CONTRACT AND ADDRESS	162	Yes	Yes
15 r	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 26-Apr-2025	At par on 26-Apr-2025	At par on 24-Oct-2024
16	Subsequent call dates, if applicable		At par on each April and October 26, commencing Apr 26, 2025 up to and excluding the maturity date	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	5.85%		
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or nandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	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 ir	nto	N/A	N/A	N/A
	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 Fype of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify nstrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
P	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
s	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
F	Pricing Supplement (if applicable)			

s million	tures Of Regulatory Capital Instruments			
1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Biile		Billo
2	for private placement)	06376A5G1	06376A5H9	06368L2C9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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
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	30-Apr-2024		17-May-2024
12 13	Perpetual or dated	Dated 30-Apr-2027	Dated 30-Apr-2029	Dated 17-May-202
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	30-Apr-2027 Yes	30-Apr-2029 Yes	17-May-202 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Apr-2025	At par on 30-Apr-2025	At par on 17-May-2025
16	Subsequent call dates, if applicable		At par on each April and October 30, commencing Apr 30, 2025 up to and excluding the maturity date	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17				
18	Coupon rate and any related index	5 55%	5 70%	5.35%
18 19	Coupon rate and any related index Existence of a dividend stopper	5.55% No		
18 19	Existence of a dividend stopper	5.55% No	5.70% No	5.35% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	
	Existence of a dividend stopper			No
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory No Cumulative	No Mandatory	No Mandatory
19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	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	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible 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	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
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	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
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	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
19 20 21 22 23 24 25 26 27 28 29	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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
19 20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If 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
19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
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, 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
19 20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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 temporary write-down, description of write- down mechanism	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 N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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, 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
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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 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 Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 Exemption from subordination Pari pasu to Deposit Liabilities No
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	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

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368L2D7	06368L2E5	06368L2F2
		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			
4	Transitional Basel III rules	N/A N/A	N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument	USD 1	0.5	0.5 Liability - fair value option
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 17-May-2024	Liability - fair value option 17-May-2024	17-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-May-2027	17-May-2026	17-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-May-2025	At par on 17-May-2025	At par on 17-May-2025
16	Subsequent call dates, if applicable Coupons/dividends	At par on each May and November 17, commencing May 17, 2025 up to and excluding the maturity date	, , ,	At par on each May and November 17, commencing May 17, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.77%	5.10%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
29 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-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
37	Prospectus / Base Shelf Prospectus / Short Form			

	tures Of Regulatory Capital Instruments			
(\$ million: 1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo	Billo	Bino
2	for private placement)	06368L2G0	06368L2H8	06368L2J4
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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 4.7	N/A 0.954	N/A 0.0 ⁷
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	27-May-2024		10-Jun-2024
11	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	27-May-2034	27-May-2034	10-Jun-2034
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	27-May-25	27-May-25	10-Jun-2
16	Subsequent call dates, if applicable	On each May and November 27, commencing May 27, 2025 up to and excluding the maturity date		On each June and December 10 commencing Jun 10, 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, 7.10%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Manual Anna	Manufatanı	Manual data wa
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Cumulative	No Cumulative	No Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
24	If convertible, fully or partially	N/A	N/A	N/A
25	If convertible, conversion rate	N/A	N/A	N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
		1	İ	
	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
ŞTIIIIIOII	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000001 01/7	000001 014/5	
2	for private placement)	06368L2V7	06368L2W5	06368L2X
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			
34	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 10	Par value of instrument Accounting classification	USD 0.05 Liability - fair value option	USD 0.355 Liability - fair value option	0.0 Liability - fair value option
10	Original date of issuance / Settlement	10-Jun-2024		27-May-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jun-2026		27-May-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Jun-2025	At par on 20-Jun-2025	At par on 27-May-2025
16	Subsequent call dates, if applicable	At par on each June and December 10, commencing Jun 10, 2025 up to and excluding the maturity date	At par on each June and December 20, commencing Jun 20, 2025 up to and excluding the maturity date	At par on each May 27, commencing May 27, 2025 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	5.55%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	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	Formation 6 1 11 11	Freematics 6 1 1 11	For section 1 and 1
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
36	If yes, specify non-compliant reatures	N/A	IN/A	INA
36	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Prospectus / Base Shelf Prospectus / Short Form			

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368L2Y1	06368L3N4	06368L3P9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N/A	N/A	N/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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	0.075	USD 0.063	0.395
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	10-Jun-2024 Dated	10-Jun-2024 Dated	10-Jun-2024 Dated
12	Original maturity date / Final maturity	10-Jun-2029	10-Jun-2034	10-Jun-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 10-Jun-2025	10-Jun-25	10-Jun-25
16	Subsequent call dates, if applicable	At par on each June and December 10, commencing Jun 10, 2025 up to and excluding the maturity date	On each June and December 10, commencing Jun 10, 2025 up to and excluding the maturity date	On each June and December 10, commencing Jun 10, 2025 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	4.90%	Zero coupon, 7.20%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A N/A	N/A	N/A N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subordination biorarchy in liquidation (analify			Devi negu te Danaski i 1. 1991
	Position in subordination hierarchy in liquidation (specify		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities		No
36	instrument type immediately senior to instrument) Non-compliant transitioned features	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 Prospectus / Base Shelf Prospectus / Short Form	No	No	

	tures Of Regulatory Capital Instruments s except as noted)			
Şınınıon		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)	06368L3Q7	06368L3W4	06368L3>
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 law of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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 10	Par value of instrument Accounting classification	4.15 Liability - fair value option	USD 0.815 Liability - fair value option	0. Liability - fair value option
10	Original date of issuance / Settlement	10-Jun-2024	12-Jul-2024	20-Jun-20
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jun-2029		20-Jun-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Jun-2025	At par on 12-Jul-2025	At par on 20-Jun-2025
16	Subsequent call dates, if applicable	At par on each June and December 10, commencing Jun 10, 2025 up to and excluding the maturity date	12, commencing Jul 12, 2025 up	At par on each June and December 20, commencing Ju 20, 2025 up to and excluding t maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	5.15%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
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	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			

ć million	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368L3Y0	06368L4H6	06368L4J2
3	Governing Jaw/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
	Governing law(s) of the instrument Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date) Par value of instrument	N/A 1.937	N/A	N/A
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	20-Jun-2024	5-Jul-2024	5-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Jun-2029	5-Jul-2026	5-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 20-Jun-2025	At par on 05-Jul-2025	At par on 05-Jul-2025
16	Subsequent call dates, if applicable		5, commencing Jul 05, 2025 up	At par on each January and July 5, commencing Jul 05, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.65%	4.57%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
25	If convertible, fully of partially			
26	If convertible, conversion rate	N/A	N/A	N/A
				N/A N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	
26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A	N/A N/A	N/A
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A	N/A N/A N/A	N/A N/A
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
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
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 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
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
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 If write-down, permanent or temporary	N/A N/A N/A	N/A N/A N/A	N/A N/A
26 27 28 29 30 31 32 33 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	N/A N/A N/A No	N/A N/A N/A No	N/A N/A No
26 27 28 29 30 31 32 33 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, 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	N/A N/A N/A No	N/A N/A No
26 27 28 29 30 31 32 33 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination	N/A N/A No Exemption from subordination
26 27 28 29 30 31 32 33 34 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A 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 33 34 34a 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368L4L7	06368L4M5	06368L4N3
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) 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 0.032	USD 0.25	0.32
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Jun-2024	Liability - fair value option 28-Jun-2024	Liability - fair value option 28-Jun-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jun-2034	28-Jun-2034	28-Jun-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	28-Jun-25	28-Jun-25	28-Jun-2
16	Subsequent call dates, if applicable	On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity date	On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity date	On each June and December 28 commencing Jun 28, 2025 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero coupon, 6.70% No	Zero coupon, 7.00% No	Zero coupon, 5.759 No
15	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	If convertible, fully or partially	N/A	N/A	N/A
25	If convertible, conversion rate	N/A	N/A	N/A
20	If convertible, conversion rate	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			

φ minion	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dino	biilo	D MO
2	for private placement)	06368L4P8	06368L5C6	06368L5D4
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) 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	0.085	USD 0.58	0.3
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 28-Jun-2024	Liability - fair value option 12-Jul-2024	Liability - fair value option 12-Jul-202
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jun-2034	12-Jul-2027	12-Jul-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	28-Jun-25	At par on 12-Jul-2025	At par on 12-Jul-2025
16	Subsequent call dates, if applicable	On each June and December 28, commencing Jun 28, 2025 up to and excluding the maturity date	, , , , ,	At par on each January and July 12, commencing Jul 12, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	Zero coupon, 5.45%		
	Existence of a dividend stopper	No	No	No
19			110	
<u>19</u> 20	Fully discretionary, partially discretionary or		Mandatory	Mandatory
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	No	No
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	No Cumulative	No Cumulative
20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	No	No
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	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 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 27 28 29	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 28 29 30 31	Fully discretionary, partially discretionary or mandatory 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, sully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 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, conversion rate 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	No Cumulative Non-convertible N/A N/A N/A N/A	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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	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 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, sourcersion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	Mandatory No Cumulative 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	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 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, 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, full or partial If 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fully discretionary, partially discretionary or mandatory 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, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 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 Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	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 Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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	Fully discretionary, partially discretionary or mandatory 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, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 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 Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A 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
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368L5E2	06368L5F9	06368L5X(
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	51/A	b 1/ A	N1/A
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.3		
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	25-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Jul-2027	16-Jul-2039	25-Jul-203
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-2025	16-Jul-25	25-Jul-2
16	Subsequent call dates, if applicable	At par on each January and July 12, commencing Jul 12, 2025 up to and excluding the maturity date	On each January and July 16, commencing Jul 16, 2025 up to and excluding the maturity date	On each January and July 25, commencing Jul 25, 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	4.70%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
~~	If convertible, specify issuer of instrument it converts	N1/A	NVA	NI/A
29	into Write down footure	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
32	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Examplian from outpation for	Examplian from out on the star	Examplian from automatic
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subordination biogenetic in liquidation (s			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368L5E2	Final Terms - CUSIP: 06368L5F9	Final Terms - CUSIP: 06368L5X

	tures Of Regulatory Capital Instruments s except as noted)			
ş million	s except as noted)			
				Included in TLAC not included in
1	lasuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	ымо	ВМО
2	for private placement)	06368L5Y8	06368LU53	06368LY6
	· · · · · · · · · · · · · · · · · · ·			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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	0.86		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Jul-2024		3-May-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-Jul-2034		3-May-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	25-Jul-25	10-Jun-25	3-May-2
16	Subsequent call dates, if applicable	On each January and July 25, commencing Jul 25, 2025 up to and excluding the maturity date	On each June and December 10, commencing Jun 10, 2025 up to and excluding the maturity date	On each May and November 3, commencing May 03, 2025 up t 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, 5.95%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
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 inte			
20	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	1	1	
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
	Desition in a desadiant data data data data data data data d			
25	Position in subordination hierarchy in liquidation (specify	Pori populto Descelt Listalitis	Pori populto Descrit Listalitis	Dari populito Densalt Listanti
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368L5Y8	Final Terms - CUSIP: 06368LU53	Final Terms - CUSIP [,] 06368I Yf

γπιποπ	<pre>stures Of Regulatory Capital Instruments s except as noted)</pre>			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368LZ66	06368LZ74	06376A5J5
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) 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	0.048	0.333	USD 3.952
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 3-May-2024	Liability - fair value option 3-May-2024	Liability - fair value option 14-May-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-May-2029	3-May-2029	14-May-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	3-May-25	3-May-25	At par on 14-May-2025
		On each May and November 3, commencing May 03, 2025 up to		At par on each May and November 14, commencing May 14, 2025 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	maturity date
	Coupons/dividends			
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
	Coupons/dividends			Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed Zero coupon, 5.40% No	Fixed Zero coupon, 5.60% No	Fixed 6.00%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed Zero coupon, 5.40% No Mandatory	Fixed Zero coupon, 5.60% No Mandatory	Fixed 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	Fixed Zero coupon, 5.40% No Mandatory No	Fixed Zero coupon, 5.60% No Mandatory No	Fixed 6.00% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed Zero coupon, 5.40% No Mandatory No Cumulative	Fixed Zero coupon, 5.60% No Mandatory No Cumulative	Fixed 6.009 No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible	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)	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A	Fixed 6.00% 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	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible	Fixed 6.00% 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	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 6.00% No No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.009 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	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.009 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into 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 type convertible into 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 type convertible into 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 type convertible into If convertible, specify instrument type convertible into If write-down, full or partial	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 6.009 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 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, partially or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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 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, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 6.009 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, bernanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	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 Exemption from subordination	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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)	Fixed Zero coupon, 5.40% 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	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 Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 6.009 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	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 N/A	Fixed 6.009 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 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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)	Fixed Zero coupon, 5.40% 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	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 Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 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
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, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 5.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	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 N/A	Fixed 6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			Dino
2	for private placement)	06376A5K2	06376A5L0	06376A5M8
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			
50	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 2	USD 1	USD
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-May-2024 Dated	15-May-2024	9-May-2024 Dated
12	Perpetual or dated	Dated 15 May 2026	Dated 15 May 2024	
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	15-May-2026 Yes	15-May-2034 Yes	9-May-203 ⁻ Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Nov-2024	At par on 15-May-2026	At par on 09-May-2025
16	Subsequent call dates, if applicable	At par on each May and November 15, commencing Nov 15, 2024 up to and excluding the maturity date	, 3,	At par on each May and November 9, commencing May 09, 2025 up to and excluding the maturity date
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.45%	6.00%	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	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
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	Exemption from when the other	Freemation from sub-sub-sub-	Evenenties from others the others
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	_ _		
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A MTN Prospectus	N/A 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: 06376A5M

2 IIIIIIOII	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376A5N6	06376A5P1	06376A5Q
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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	USD 3	USD :
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-May-2024	Liability - fair value option 15-May-2024	Liability - fair value option 24-May-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-May-2029	15-May-2034	24-May-202
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-May-2025	At par on 15-May-2026	At par on 24-May-2025
16	Subsequent call dates, if applicable Coupons/dividends	At par on each May and November 15, commencing May 15, 2025 up to and excluding the maturity date	, 3,	At par on each May and November 24, commencing May 24, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.55% No	5.65% No	5.75% No
			INU	
1.7				110
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	No	Mandatory No
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	No Cumulative	Mandatory No Cumulative
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
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	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 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	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 27 28 29	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 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, conversion rate If convertible, sourcersion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 27 28 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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	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 33 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	Mandatory No Cumulative 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	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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 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, 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, full or partial If 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A No 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fully discretionary, partially discretionary or mandatory 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, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 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 Exemption from subordination Exemption from subordination	No Cumulative Non-convertible 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 Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	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 Cumulative Non-convertible 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 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	Fully discretionary, partially discretionary or mandatory 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, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 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 No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06376A5R7	06376A5S5	06376A5T3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
-	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument	USD 2		USD 3.683 Liability - fair value option
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option 24-May-2024	Liability - fair value option 28-May-2024	17-Jun-2024
11	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	24-May-2027		17-Jun-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-May-2025	At par on 28-Nov-2024	At par on 17-Dec-2024
16	Subsequent call dates, if applicable	At par on each May and November 24, commencing May 24, 2025 up to and excluding the maturity date	At par on each May and November 28, commencing Nov 28, 2024 up to and excluding the maturity date	At par on each June and December 17, commencing Dec 17, 2024 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.25%		
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	NIA	NKA
	into Write down fosture	N/A No	N/A No	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial	+	1	<u> </u>
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
T				
	Position in subordination hierarchy in liquidation (specify	I	L .	
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35		No	No	No
36	Non-compliant transitioned features			N/A
36 37	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	
36 37	Non-compliant transitioned features If yes, specify non-compliant features	N/A MTN Prospectus	MTN Prospectus	MTN Prospectus
36 37	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A		

	tures Of Regulatory Capital Instruments s except as noted)			
\$ millions	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Bino	Bino
2	for private placement)	06376A5U0	06376A5V8	06376A5W6
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) 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 1.459	USD 3	USD 5.02
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Jun-2024	12-Jun-2024	18-Jun-2024
12 13	Perpetual or dated	Dated 12-Jun-2034	Dated 12-Jun-2029	Dated 18-Jun-2029
13	Original maturity date / Final maturity 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-Dec-2024	At par on 12-Jun-2025	At par on 18-Jun-2025
16	Subsequent call dates, if applicable		At par on each June and December 12, commencing Jun 12, 2025 up to and excluding the maturity date	At par on each June and December 18, commencing Jun 18, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	5.65%	5.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
		Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34	If temporary write-down, description of write- down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
33 34 34a 35	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
33 34 34a 35	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities 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 temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06376A5X4	06376A5Y2	06376A5Z9
		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	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractuar
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 2	USD 2	USD 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	24-Jun-2024 Dated	21-Jun-2024 Dated	21-Jun-2024 Dated
12	Original maturity date / Final maturity	24-Jun-2031	21-Jun-2027	21-Jun-2029
15	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-Jun-2025	At par on 21-Jun-2025	At par on 21-Jun-2025
16	Subsequent call dates, if applicable Coupons/dividends	At par on each June and December 24, commencing Jun 24, 2025 up to and excluding the maturity date	At par on each June and December 21, commencing Jun 21, 2025 up to and excluding the maturity date	At par on each June and December 21, commencing Jun 21, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.65%	5.25%	5.35%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N1/A	NI/A	NI/A
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A MTN Prospectus	N/A 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: 06376A5X4	Final Terms - CUSIP: 06376A5Y2	Final Terms - CUSIP: 06376A5Z

	tures Of Regulatory Capital Instruments s except as noted)			
	s except as noteu)	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)	06376AH29	06376AH37	06376AH45
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 3.317	USD 3.256
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Jun-2024	28-Jun-2024	28-Jun-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jun-2034	28-Jun-2029	28-Jun-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-Jun-2026	At par on 28-Jun-2025	At par on 28-Dec-2024
		At par on each June and	At par on each June and	At par on each June and
16	Subsequent call dates, if applicable	December 21, commencing Jun 21, 2026 up to and excluding the maturity date	December 28, commencing Jun 28, 2025 up to and excluding the maturity date	December 28, commencing Dec 28, 2024 up to and excluding the maturity date
	Coupons/dividends	21, 2026 up to and excluding the maturity date	28, 2025 up to and excluding the maturity date	28, 2024 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	21, 2026 up to and excluding the maturity date	28, 2025 up to and excluding the maturity date Fixed	28, 2024 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	21, 2026 up to and excluding the maturity date Fixed 5.50%	28, 2025 up to and excluding the maturity date Fixed 5.60%	28, 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	21, 2026 up to and excluding the maturity date	28, 2025 up to and excluding the maturity date Fixed	28, 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	21, 2026 up to and excluding the maturity date Fixed 5.50% No	28, 2025 up to and excluding the maturity date Fixed 5.60%	28, 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	21, 2026 up to and excluding the maturity date Fixed 5.50%	28, 2025 up to and excluding the maturity date Fixed 5.60% No	28, 2024 up to and excluding the maturity date Fixed 5.30%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory	28, 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	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No	28, 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	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative	28, 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	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	28, 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) If convertible, fully or partially If convertible, conversion rate	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 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	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A	28, 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	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 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	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 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	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, 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	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative N/A N/A N/A N/A N/A	28, 2024 up to and excluding the maturity date Fixed 5.309 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 26 27 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	21, 2026 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	28, 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 N/A N/A N/A	28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into. If convertible, specify issuer of instrument it converts into Write-down feature	21, 2026 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	28, 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 N/A N/A N/A	28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30 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)	21, 2026 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	28, 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 N/A N/A N/A	28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30 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	21, 2026 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	28, 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 N/A N/A N/A	28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write-	21, 2026 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	28, 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 N/A N/A N/A	28, 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If temporary write-down, description of write- down mechanism	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	28, 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 N/A N/A N/A N/A	28, 2024 up to and excluding the maturity date Fixed 5.309 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If temporary write-down, description of write- down mechanism	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	28, 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 N/A N/A N/A N/A	28, 2024 up to and excluding the maturity date Fixed 5.309 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer 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)	21, 2026 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	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A Pixipasu to Deposit Liabilities	28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	21, 2026 up to and excluding the maturity date Fixed 5.50% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	28, 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 N/A Exemption from subordination	28, 2024 up to and excluding the maturity date Fixed 5.309 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	21, 2026 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	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A Pixipasu to Deposit Liabilities	28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Non-compliant transitioned features	21, 2026 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 Pari pasu to Deposit Liabilities No	28, 2025 up to and excluding the maturity date Fixed 5.60% No Mandatory No Cumulative 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	28, 2024 up to and excluding the maturity date Fixed 5.30% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer 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	21, 2026 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 Pari pasu to Deposit Liabilities No N/A	28, 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 N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	28, 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376AH52	06376AH60	06376AH78
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			
50	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 2	USD 8	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 27-Jun-2024	Liability - fair value option 12-Jul-2024	Liability - fair value option 9-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	27-Jun-2029	12-Jul-2029	9-Jul-202
15	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-Jun-2025	At par on 12-Jul-2025	At par on 09-Jul-2025
16	Subsequent call dates, if applicable	At par on each June and December 27, commencing Jun 27, 2025 up to and excluding the maturity date	12, commencing Jul 12, 2025 up	At par on each January and July 9, commencing Jul 09, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	5.35%	5.65%	
19	Existence of a dividend stopper	No 5.5575	No	No
15	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			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			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	MTN Prospectus	MTN Prospectus
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376AH52	Final Terms - CUSIP: 06376AH60	Final Terms - CUSIP: 06376AF

	tures Of Regulatory Capital Instruments			
\$ million:	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dinio	Dino	Dinio
2	for private placement)	06376AH86	06376AH94	06376AHA1
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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in			
8 9	millions, as of most recent reporting date)	N/A USD 3	N/A USD 6	N/A USD 2.1
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	9-Jul-2024	12-Jul-2024	17-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Jul-2031	12-Jul-2027	17-Jul-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 09-Jan-2026	At par on 12-Jan-2025	At par on 17-Jul-2025
16	Subsequent call dates, if applicable	At par on each January and July 9, commencing Jan 09, 2026 up to and excluding the maturity date	At par on each January and July 12, commencing Jan 12, 2025 up to and excluding the maturity date	At par on each January, April, July and October 17, commencing Jul 17, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.52%	5.45%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A N/A	N/A	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	in convertible, manualory or optional conversion	1.1// 5	1.97.5	1.10/2.4
28	If convertible specify instrument type convertible inte			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
28 29 30		N/A No	N/A No	N/A No
29	If convertible, specify issuer of instrument it converts into			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature			
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 If temporary write-down, description of write-			
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	No	No	No
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 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	No	No	No
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No
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 Prospectus / Base Shelf Prospectus / Short Form	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 N/A
29 30 31 32 33 34 34 34a 35 36	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, vrite-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
,5 million: 1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06376AHB9	06376AHC7	06376AHD5
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) 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 2 Liability - fair value option	USD 12	USD 2
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 16-Jul-2024	Liability - fair value option 31-Jul-2024	Liability - fair value option 30-Jul-2024
11	Perpetual or dated	Dated	Dated 31-50-2024	Dated
12	Original maturity date / Final maturity	16-Jul-2029	31-Jul-2029	30-Jul-2027
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Jul-2025	At par on 31-Jul-2025	At par on 30-Jan-2025
16	Subsequent call dates, if applicable	At par on each January and July 16, commencing Jul 16, 2025 up to and excluding the maturity date	, , , , ,	At par on each January and July 30, commencing Jan 30, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.40%	5.50%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A
37				
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
37		MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06376AHE3	06376AHF0	06376AHG8
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) 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 10	Par value of instrument Accounting classification	USD 2 Liability - fair value option	USD 5 Liability - fair value option	USD 5 Liability - fair value option
10	Original date of issuance / Settlement	30-Jul-2024	23-Jul-2024	24-Jul-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Jul-2027	23-Jul-2027	24-Jul-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 30-Jan-2025	At par on 23-Jul-2025	At par on 24-Jul-2025
16	Subsequent call dates, if applicable	At par on each January and July 30, commencing Jan 30, 2025 up to and excluding the maturity date		At par on each January and July 24, commencing Jul 24, 2025 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	5.25%	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	No	No	No
22	A1 1.11 1.11	0 1 1	- · ·	
~~	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
23 24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
23 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	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
23 24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
23 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	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
23 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	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
23 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	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 28 29 30	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
23 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-	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
23 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 If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A No	Non-convertible 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
23 24 25 26 27 28 29 30 31 32 33 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, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary 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 No Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible 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 No Exemption from subordination Pari pasu to Deposit Liabilities
23 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer 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	Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible 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 s except as noted)			
1 1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	D ino		Dino
2	for private placement)	285541751	06368L6X9	06368L7A8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 10.2	0.5	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	11-Jul-2024 Dated	9-Aug-2024 Dated	9-Aug-2024 Dated
13	Original maturity date / Final maturity	11-Jul-2034	9-Aug-2034	9-Aug-203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	11-Jul-26	At par on 09-Aug-2025	At par on 09-Aug-2025
16	Subsequent call dates, if applicable	On each July 11, commencing Jul 11, 2026 up to and excluding the maturity date	At par on each February and August 9, commencing Aug 09, 2025 up to and excluding the maturity date	At par on each February and August 9, commencing Aug 09, 2025 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, 6.30%	4.55%	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
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			
		l		
	If convertible, specify issuer of instrument it converts	N1/A		
29	into	N/A	N/A	N/A
30	into Write-down feature	N/A No	N/A No	N/A No
30 31	into Write-down feature If write-down, write-down trigger (s)			
30	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary			
30 31 32	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial			
30 31 32 33	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
30 31 32 33 34	into Write-down feature If write-down, write-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 Exemption from subordination	No	No Exemption from subordination
30 31 32 33 34 34a 35	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 34a 35 36	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 34a 35 36	into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368L7B6	06368L7C4	06368L7D2
2		003062780	003061704	003082702
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			
50	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
7	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.5		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Aug-2024	× ×	19-Aug-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Aug-2032		19-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 12-Aug-2025	14-Aug-25	At par on 19-Aug-2025
16	Subsequent call dates, if applicable	At par on each February and August 12, commencing Aug 12, 2025 up to and excluding the maturity date	On each February and August 14, commencing Aug 14, 2025 up to and excluding the maturity date	At par on each February and August 19, commencing Aug 19, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.38%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
20				
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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368L7B6		

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368L7Q3	06368L7P5	06368L7V2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date) Par value of instrument	N/A 1.9	N/A 0.1	N/A 0.75
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	22-Aug-2024	27-Aug-2024	27-Aug-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Aug-2032	27-Aug-2027	27-Aug-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 22-Aug-2025	At par on 27-Aug-2025	27-Aug-25
16	Subsequent call dates, if applicable Coupons/dividends	At par on each February and August 22, commencing Aug 22, 2025 up to and excluding the maturity date	At par on each February and August 27, commencing Aug 27, 2025 up to and excluding the maturity date	On each February and August 27, commencing Aug 27, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.19%	4.10%	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20 21	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 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			
34	down mechanism		Exemption from subordination	Exemption from subordination
34 34a	Type of subordination	Exemption from subordination		
		Exemption from subordination		
	Type of subordination	Exemption from subordination Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a	Type of subordination Position in subordination hierarchy in liquidation (specify		Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 No	No	No

	<pre>stures Of Regulatory Capital Instruments s except as noted)</pre>			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368L8B5	06368L8C3	06368L8D
Z		003062883	003061803	0030018D
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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
9 10	Par value of instrument Accounting classification	0.517	USD 0.585 Liability - fair value option	Liability fair value option
10	Original date of issuance / Settlement	Liability - fair value option 28-Aug-2024	3-Sep-2024	Liability - fair value option 3-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Aug-2029	3-Sep-2034	3-Sep-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 28-Aug-2027	3-Sep-25	3-Sep-2
16	Subsequent call dates, if applicable	At par on each February and August 28, commencing Aug 28, 2027 up to and excluding the maturity date	On each March and September 03, commencing Sep 03, 2025 up to and excluding the maturity date	On each March and September 03, commencing Sep 03, 2027 up to and excluding the maturity date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.25%	Fixed Zero Coupon, 6.20%	Fixed Zero Coupon, 4.579
19	Existence of a dividend stopper	4.23%	No	No
	Fully discretionary, partially discretionary or			
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21	Noncumulative or cumulative	Cumulative	Cumulative	
22				
22				Cumulative Non-convertible
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
23 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	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
23 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	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
23 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	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 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)	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 28 29 30	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
23 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, andatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	Non-convertible 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 No
23 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-	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 33 34 34a	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, full or partial If write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	Non-convertible N/A N/A N/A N/A No Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary 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 No Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible 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 No Exemption from subordination Pari pasu to Deposit Liabilities
23 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, 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	Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary 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 No Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible 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 No Exemption from subordination Pari pasu to Deposit Liabilities
23 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, fully or partially 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) 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 Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible 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 s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368L8E9	06368L8N9	06368MAD6
-	To private placement)	000002020		
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			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2		USD 0.288
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-Sep-2024		19-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Sep-2034		19-Sep-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	3-Sep-29	12-Sep-27	19-Sep-29
16	Subsequent call dates, if applicable Coupons/dividends	On each March and September 03, commencing Sep 03, 2029 up to and excluding the maturity date	On each March and September 12, commencing Sep 12, 2027 up to and excluding the maturity date	On each March and September 19, commencing Sep 19, 2029 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 4.41%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan
20	mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
20	If convertible and if it is the second in the second second second second second second second second second se			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
30	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism Type of subordination	Exemption from subordination	Exemption from subardination	Exemption from subordination
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included ir regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MAP9	06368MAQ7	06368MAZ
2				
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4 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
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	5	0.52	0.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Sep-2024	26-Sep-2024	3-Oct-202
12	Perpetual or dated	Dated 24 Sep 2020	Dated 26 Sep 2024	Dated 2 Oct 202
13	Original maturity date / Final maturity	24-Sep-2039		3-Oct-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	24-Sep-25	At par on 26-Sep-2025	At par on 03-Oct-2025
16	Subsequent call dates, if applicable	On each March and September 24, commencing Sep 24, 2025 up to and excluding the maturity date	At par on each March and September 26, commencing Sep 26, 2025 up to and excluding the maturity date	
47	Coupons/dividends	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero Coupon, 6.05% No	4.25% No	4.17 No
19	Fully discretionary, partially discretionary or	110	110	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	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			Destaurant D
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MBC7	06368MBQ6	06368MBP
2				
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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 9	millions, as of most recent reporting date) Par value of instrument	N/A 25	N/A 10	N/A 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	7-Oct-2024	16-Oct-2024	16-Oct-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	7-Oct-2029	16-Oct-2035	16-Oct-203
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 07-Oct-2025	At par on 16-Oct-2033	At par on 16-Oct-2034
16	Subsequent call dates, if applicable	At par on each April and October 07, commencing Oct 07, 2025 up to and excluding the maturity date	At par on each April and October 16, commencing Oct 16, 2033 up to and excluding the maturity date	At par on each April and Octobe 16, commencing Oct 16, 2034 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	4.00%	4.23%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J4d				
25	Position in subordination hierarchy in liquidation (specify	Devi neeu te Donocit I. I. 199	Devi neeu te Devesit I. I. 199	Deringen to Derive's Link With
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features		No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
·	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MBR4	06368MBS2	06368MBY
2				
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
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	10 Liebility, feinvelue ention		
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 16-Oct-2024	Liability - fair value option 16-Oct-2024	Liability - fair value option 22-Oct-2024
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Oct-2036		22-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 16-Oct-2033	At par on 16-Oct-2034	At par on 22-Oct-2025
16	Subsequent call dates, if applicable	At par on each April and October 16, commencing Oct 16, 2033 up to and excluding the maturity date	At par on each April and October 16, commencing Oct 16, 2034 up to and excluding the maturity date	At par on each April and Octobe 22, commencing Oct 22, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.30%	4.27%	4.000
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
30	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368MBR		

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Bino	Biile
2	for private placement)	06368MBX1	06376AHH6	06376AHJ2
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			
50	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.698	USD 10	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Oct-2024	20-Aug-2024	16-Aug-2024
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 22-Oct-2029	Dated 20-Aug-2029	Dated 16-Aug-2027
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	22-Oct-2029 Yes	ZU-Aug-2029 Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Oct-2025	At par on 20-Aug-25	At par on 16-Aug-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 February and August 20, commencing Aug 20, 2025 up to and excluding the maturity date	At par on each February and August 16, commencing Aug 16, 2025 up to and excluding the maturity date
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.20%	5.10%	4.70%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
20		N/A	N/A	N/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)			
31	If write-down, write-down trigger (s)			
32	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
	Decition in subordination biogenetry in the ideation (s			
25	Position in subordination hierarchy in liquidation (specify	Pari populto Denseit Listilli	Pari populto Denesit Linkiitin	Pori populto Denesit Listani
35 36	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features	N/A	No N/A	N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
\$ millions	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dino		Dirio
2	for private placement)	06376AHK9	06376AHL7	06376AHM5
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) 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 Other TLAC instrument	N/A Other TLAC instrument	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in		N/A	Other TLAC instrument
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 3	USD 6	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Aug-2024	23-Aug-2024	23-Aug-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Aug-2029	23-Aug-2027	23-Aug-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Aug-2025	At par on 23-Feb-2025	N/A
16	Subsequent call dates, if applicable	At par on each February and August 16, commencing Aug 16, 2025 up to and excluding the maturity date	At par on each February and August 23, commencing Feb 23, 2025 up to and excluding the maturity date	N/A
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Floating
17	Coupon rate and any related index	4.90%	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	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28				
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29		N/A	N/A	N/A
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	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	If convertible, specify issuer of instrument it 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 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	If convertible, specify issuer of instrument it 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 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	No	No	No
29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	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, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
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	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 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	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Bino	Bino
2	for private placement)	06376AHN3	06376AHP8	06376AHQ6
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			
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) Par value of instrument	N/A USD 12	N/A USD 3	N/A USD 7
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	30-Aug-2024	26-Aug-2024	30-Aug-2024
11	Perpetual or dated	Dated S0-Aug-2024	Dated	Dated
12	Original maturity date / Final maturity	30-Aug-2032	26-Aug-2031	30-Aug-2029
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Aug-2027	At par on 26-Feb-2026	At par on 30-Aug-2025
		At par on each February, May, August, and November 30, commencing Aug 30, 2027 up to		At par on each February and August 30, commencing Aug 30, 2025 up to and excluding the
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	maturity date
47	Coupons/dividends	Elected	Circuit .	Elected
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	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	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A MTN Prospectus	N/A MTN Prospectus
	Tospectus			
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement

2 for private placer 3 Governing law(s) 3a of the TLAC Term instruments gover Regulatory treats 7 4 Transitional E 5 Post-transitio 6 Eligible at sol 7 Instrument ty Amount recognis millions, as of more 9 Par value of instrument ty 10 Accounting classis 11 Original date of i 12 Perpetual or date 13 Original matu 14 Issuer call subject Optional call 15 redemption amout 15 redemption amout 15 redemption amout 16 Subsequent c Coupons/dividen 17 17 Fixed or float 18 Coupons/dividen 19<	gulatory Capital Instruments			
Unique identifier 2 for private placem 3 Governing law(s) Means by which of the TLAC Term instruments gover Regulatory treate Regulatory treate 4 Transitional 5 Post-transitio 6 Eligible at solo 7 Instrument ty Amount recognis millions, as of more 9 Par value of instrument ty 10 Accounting classi 11 Original date of instrument ty 12 Perpetual or date 13 Original date of instrument ty 14 Issuer call subject 0 Optional call 15 redemption amout 16 Subsequent or 0 Coupons/dividen 17 Fixed or float 18 Coupon rate : 19 Existence of a 19 Existence of a 19 Existence of a 11 Convertible or no 22 Noncumulativ 23 Convertible or no 24 If convertib		Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
3 Governing law(s) 3a of the TLAC Term instruments gover Regulatory treats 4 Transitional E 5 Post-transitional E 6 Eligible at solo 7 Instrument y Amount recognis millions, as of monogene 9 Par value of instrument ty 10 Accounting classi 11 Original date of i 12 Perpetual or date 13 Original matu 14 Issuer call subject Optional call 15 redemption amout 16 Subsequent c Coupons/dividen 17 17 Fixed or float 18 Coupon rate i 19 Existence of at 19 Existence of at 11 Convertible or no 22 Noncumulati 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible <	entifier (eg CUSIP, ISIN, or Bloomberg identifier			-
Means by which of the TLAC Term instruments gover Regulatory treats 4 Transitional 5 Post-transitio 6 Eligible at sol 7 Instrument ty Amount recognis millions, as of mor 9 Par value of instr 10 Accounting classi 11 Original date of i 12 Perpetual or data 13 Original matu 14 Issuer call subject Optional call 15 redemption amout 15 redemption amout 16 Subsequent control 17 Fixed or float 18 Coupons/dividen 17 Fixed or float 18 Coupon rate : 19 Existence of a 7 If convertible 21 Existence of a 7 If convertible 22 Noncumulativ 23 Convertible 24 If convertible 25 If convertible 26 If write-down	placement)	06376AHR4	06376AHS2	06376AHT0
3a of the TLAC Term instruments gover Regulatory treat: 4 Transitional E 5 Post-transitio 6 Eligible at soli 7 Instrument ty Amount recognis millions, as of mo: 9 Par value of instr 10 Accounting classi 11 Original date of i 12 Perpetual or date 13 Original matu 14 Issuer call subject 15 redemption amout 16 Subsequent control 17 Fixed or float 18 Coupons/dividen 17 Fixed or float 18 Coupon rate i 19 Existence of a 19 Existence of a 21 Existence of a 22 Noncumulativ 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If write-down feat 31 If wri	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
Regulatory treature 4 Transitional E 5 Post-transitional E 6 Eligible at sol 7 Instrument ty Amount recognis millions, as of monority 9 Par value of instrument ty 10 Accounting classi 11 Original date of i 12 Perpetual or data 13 Original matu 14 Issuer call subject 15 redemption amout 15 redemption amout 16 Subsequent c Coupons/dividen 17 17 Fixed or float 18 Coupon rate i 19 Existence of at 19 Existence of at 21 Existence of at 22 Noncumulati 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat	which enforceability requirement of Section 13 Term Sheet is achieved (for other TLAC-eligible			
4 Transitional E 5 Post-transitio 6 Eligible at soli 7 Instrument ty Amount recognis millions, as of moi 9 Par value of instr 10 Accounting classi 11 Original date of i 12 Perpetual or datu 13 Original matu 14 Issuer call subject 0 Optional call 15 redemption amout 15 redemption amout 16 Subsequent c Coupons/dividen 17 17 Fixed or float 18 Coupon rate at 19 Existence of at 19 Existence of at 11 Envistence of at 12 Noncumulati 23 Convertible or mode 24 If convertible 25 If convertible 26 If convertible 27 If write-down 33 If write-down 34 Type of subordina 37 If write-down<	s governed by foreign law)	Contractual	Contractual	Contractual
5 Post-transitio 6 Eligible at soli 7 Instrument ty Amount recognis 8 millions, as of mory 9 9 Par value of instr 10 Accounting classi 11 Original date of i 12 Perpetual or date 13 Original matu 14 Issuer call subject Optional call 15 redemption amout 16 Subsequent control 17 Fixed or float 18 Coupons/dividen 17 Fixed or float 18 Coupon rate i 19 Existence of at Fully discretic mandatory 21 Existence of at 22 Noncumulati 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If write-down 31 If write-down 32 If write-down 33 If write-down		N/A	N/A	N/A
6 Eligible at sol. 7 Instrument ty Amount recognis millions, as of mov. 9 Par value of instr 10 Accounting class. 11 Original date of i 12 Perpetual or date 13 Original matu 14 Issuer call subject 15 redemption amout 16 Subsequent control 17 Fixed or float 18 Coupons/dividen 17 Fixed or float 18 Coupons rate i 19 Existence of a 12 Noncumulatin 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordina 37 If yes, specify no </td <td>ansitional Basel III rules</td> <td>N/A</td> <td>N/A</td> <td>N/A</td>	ansitional Basel III rules	N/A	N/A	N/A
Amount recognis 8 millions, as of more 9 Par value of instr 10 Accounting classis 11 Original date of i 12 Perpetual or date 13 Original matu 14 Issuer call subject 15 redemption amout 15 redemption amout 16 Subsequent or Coupons/dividen 17 17 Fixed or float 18 Coupon rate at 19 Existence of at 19 Existence of at 20 mandatory 21 Existence of at 22 Noncumulatit 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34	at solo/group/group&solo	N/A	N/A	N/A
9 Par value of instr 10 Accounting classi 11 Original date of i 12 Perpetual or date 13 Original matu 14 Issuer call subject 15 redemption amout 15 redemption amout 16 Subsequent c Coupons/dividen 17 Fixed or float 18 Coupon rate 19 Existence of a Fully discretic Ponvertible 20 mandatory 21 Existence of a 22 Noncumulati 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 33 If write-down 34 Type of subordina 35 instrument type ir 36 Non-compliant tr 37<	nent type ecognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
10 Accounting classi 11 Original date of i 12 Perpetual or date 13 Original matu 14 Issuer call subject 15 redemption amout 15 redemption amout 16 Subsequent or 17 Fixed or float 19 Existence of a 19 Existence of a 21 Existence of a 22 Noncumulatin 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 33 If write-down 34 Type of subordina 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base Prospectus / Base	of most recent reporting date)	N/A	N/A	N/A
11 Original date of i 12 Perpetual or data 13 Original matu 14 Issuer call subjec 15 redemption amou 15 redemption amou 16 Subsequent c 17 Fixed or float 18 Coupons/dividen 17 Fixed or float 19 Existence of a 19 Existence of a 21 Noncumulatin 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down feat 33 If write-down feat 34 Type of subordina Position in subor instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base Prospectus / Base		USD 4	USD 3	USD :
12 Perpetual or data 13 Original matu 14 Issuer call subject 15 redemption amout 15 redemption amout 15 redemption amout 16 Subsequent or 17 Fixed or float 18 Coupons/dividen 17 Fixed or float 19 Existence of a Fully discretic mandatory 21 Existence of a 7 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 33 If write-down feat 34 Type of subordina 9 Position in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no	g classification ate of issuance / Settlement	Liability - fair value option 9-Sep-2024	Liability - fair value option 6-Sep-2024	Liability - fair value option 16-Sep-2024
13 Original matu 14 Issuer call subject 14 Issuer call subject 15 redemption amout 15 redemption amout 15 redemption amout 16 Subsequent of Coupons/dividen 17 Fixed or float 18 Coupon rate of a 19 Existence of a 20 mandatory 21 Existence of a 22 Noncumulatin 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 33 If write-down 34 Type of subordina 9 Position in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no		Dated	Dated	Dated
14 Issuer call subject 0ptional call 0ptional call 15 redemption amout 15 redemption amout 15 redemption amout 16 Subsequent c Coupons/dividen 17 Fixed or float 18 Coupon rate i 19 Existence of a 20 mandatory 21 Existence of a 22 Noncumulatii 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 33 If write-down 34 Type of subordina 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no	I maturity date / Final maturity	9-Sep-2027	6-Sep-2029	16-Sep-2032
15 redemption amou 15 redemption amou 16 Subsequent c Coupons/dividen 17 Fixed or float 18 Coupon rate i 19 Existence of a Fully discretic mandatory 21 Existence of a 22 Noncumulati 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 33 If write-down 34 Type of subordina 9 Position in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no	subject to prior supervisory approval	Yes	Yes	Yes
Coupons/dividen 17 Fixed or float 18 Coupon rate e 19 Existence of a 20 mandatory 21 Existence of a 22 Noncumulatin 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordina Position in subor and type in 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no	al call date, contingent call dates and a amount / Initial maturity	At par on 09-Sep-2025	At par on 06-Sep-2025	At par on 16-Sep-2026
18 Coupon rate a 19 Existence of a Fully discretic 20 mandatory 21 Existence of a 22 Noncumulati 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordina 9 Position in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base		maturity date	06, 2025 up to and excluding the maturity date	commencing Sep 16, 2026 up to and excluding the maturity date
19 Existence of a 20 Fully discretion 21 Existence of a 22 Noncumulatin 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordina 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no	r floating dividend/coupon	Fixed	Fixed	Fixed
Fully discretic mandatory 21 Existence of a 22 Noncumulati 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 down mechanism 34a Type of subordina Position in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no	n rate and any related index nce of a dividend stopper	4.50% No	4.75% No	5.00% No
20 mandatory 21 Existence of a 22 Noncumulating 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordina 9 Position in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base Pase	iscretionary, partially discretionary or			
22 Noncumulatin 23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 If convertible 20 Write-down feat 30 Write-down feat 31 If write-down 33 If write-down 34 Type of subordina 34a Type of subordina 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base		Mandatory	Mandatory	Mandatory
23 Convertible or no 24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordina 9 Position in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no	ce of a step up or other incentive to redeem	No	No	No
24 If convertible 25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordina Position in subor nistrument type ir 36 Non-compliant tr 37 If yes, specify no	mulative or cumulative	Cumulative	Cumulative	Cumulative
25 If convertible 26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordina 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base	e or non-convertible	Non-convertible	Non-convertible	Non-convertible
26 If convertible 27 If convertible 28 If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 down mechanism 34a Type of subordina 9 Position in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base	ertible, conversion trigger (s)	N/A	N/A	N/A N/A
27 If convertible 28 If convertible 16 convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 Type of subordina 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base	ertible, fully of partially ertible, conversion rate	N/A N/A	N/A N/A	N/A
28 If convertible 1f convertible If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 down mechanism 34a Type of subordina Position in subor instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base Pase	ertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible 29 into 30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 down mechanism 34a Type of subordina Position in subor instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base				
30 Write-down feat 31 If write-down 32 If write-down 33 If write-down 34 down mechanism 34a Type of subordina 90 nestron in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base	ertible, specify instrument type convertible into ertible, specify issuer of instrument it converts			
31 If write-down 32 If write-down 33 If write-down 34 If tempora 34a Type of subordina Position in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base		N/A	N/A	N/A
32 If write-down 33 If write-down 34 If tempora 34 Type of subordina 34a Type of subordina 90 Position in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base		No	No	No
33 If write-down 34 If tempora 34a Type of subordina 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base	e-down, write-down trigger (s)			
34 down mechanism 34a Type of subordina Position in subor instrument type ir 36 Non-compliant tr 37 If yes, specify noi Prospectus / Base	e-down, full or partial e-down, permanent or temporary			
Position in subor 35 instrument type ir 36 Non-compliant tr 37 If yes, specify no Prospectus / Base	emporary write-down, description of write- anism			
35 instrument type ir 36 Non-compliant tr 37 If yes, specify non Prospectus / Base		Exemption from subordination	Exemption from subordination	Exemption from subordination
36 Non-compliant tr 37 If yes, specify nor Prospectus / Base	subordination hierarchy in liquidation (specify			
37 If yes, specify not Prospectus / Base	type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
Prospectus / Base	liant transitioned features	No	No	No
	ify non-compliant features / Base Shelf Prospectus / Short Form	N/A MTN Prospectus	N/A MTN Prospectus	N/A MTN Prospectus
Supplement to Ba			MTN Prospectus Supplement	MTN Prospectus Supplement
Pricing Suppleme	t to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06376AHU7	06376AHV5	06376AHW3
		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			
4 5	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A
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) Par value of instrument	N/A USD 1.5	N/A USD 2.147	N/A USD 3.9
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	16-Sep-2024	13-Sep-2024	17-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Sep-2034	13-Sep-2029	17-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Sep-2027	At par on 13-Sep-2025	At par on 17-Mar-2025
16	Subsequent call dates, if applicable Coupons/dividends	At par on each March, June, September, amd December 16, commencing Sep 16, 2027 up to and excluding the maturity date	At par on each March and September 13, commencing Sep 13 2025 up to and excluding the maturity date	At par on each March and September 17, commencing Mar 17 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.00%	5.00%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	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	lf 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A MTN Prospectus	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
				I

	tures Of Regulatory Capital Instruments			
\$ million 1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dinio		
2	for private placement)	06376AHX1	06376AHY9	06376AHZ6
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) 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 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 2	N/A USD 4	N/A USD 25.226
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	20-Sep-2024	20-Sep-2024	20-Sep-2024
12	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	20-Sep-2027	20-Sep-2029	20-Sep-2027
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Sep-2025	At par on 20-Sep-2025	At par on 20-Mar-2025
16	Subsequent call dates, if applicable	At par on each March and September 20, commencing Sep 20 2025 up to and excluding the maturity date	At par on each March and September 20, commencing Sep 20 2025 up to and excluding the maturity date	At par on each March and September 20, commencing Ma 20 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.230%	4.46%	
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
24	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
20	If convertible, conversion rate	N/A N/A	N/A	N/A N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a				
34a	Position in subordination hierarchy in liquidation (specify			
34a 35	Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No		Pari pasu to Deposit Liabilities No
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No N/A	No N/A	No N/A

5 minon	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dinio	Dino	Dinio
2	for private placement)	06376BN20	06376BN38	06376BN46
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			
50	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 7.146	USD 6	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Sep-2024	25-Sep-2024	27-Sep-2024
12	Perpetual or dated	Dated 25 Son 2020	Dated 25 Son 2024	Dated 27 Son 2027
13	Original maturity date / Final maturity	25-Sep-2029	25-Sep-2034	27-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-Sep-2025	At par on 25-Sep-2025	At par on 27-Sep-2025
	Subsequent call dates, if applicable	At par on each March and September 25, commencing Sep 25 2025 up to and excluding the maturity date	At par on each March and September 25, commencing Sep 25 2025 up to and excluding the maturity date	At par on each March and September 27, commencing Sep 27 2025 up to and excluding the maturity date
16				
	Coupons/dividends	Fixed	Fixed	Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed 4.65%	Fixed 5.00%	Fixed 4.169
	Coupons/dividends	Fixed 4.65%	Fixed 5.00%	
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	4.65%	5.00%	4.16%
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	4.65% No	5.00% No	4.16% No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	4.65% No Mandatory	5.00% No Mandatory	4.169 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	4.65% No Mandatory No	5.00% No Mandatory No	4.169 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	4.65% No Mandatory No Cumulative	5.00% No Mandatory No Cumulative	4.169 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	4.65% No Mandatory No Cumulative Non-convertible	5.00% No No Cumulative Non-convertible	4.16% No 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)	4.65% No Mandatory No Cumulative Non-convertible N/A	5.00% No Mandatory No Cumulative Non-convertible N/A	4.169 No 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	4.65% No Mandatory No Cumulative Non-convertible N/A N/A	5.00% No No Cumulative Non-convertible N/A N/A	4.169 No 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	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	4.169 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	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No No Cumulative Non-convertible N/A N/A N/A N/A	4.169 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.169 No 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 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No No Cumulative Non-convertible N/A N/A N/A N/A	4.169 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 27 28 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.169 No No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.169 No 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, full or partial If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.169 No 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, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.169 No 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, specify instrument type convertible into If convertible, specify issuer 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	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	4.169 No No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	4.65% 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	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	4.169 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, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NA No Exemption from subordination Pari pasu to Deposit Liabilities	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NA NA Pari pasu to Deposit Liabilities	4.169 No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/A No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, 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)	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	5.00% 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	4.169 No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu 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, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	4.65% 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 No N/A N/A N/A	5.00% 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 N/A N/A	4.169 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 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, specify instrument type convertible into If convertible, specify issuer 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	4.65% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	5.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	4.16% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino		Bino
2	for private placement)	06376BN53	06376BN61	06376BN79
2	Countries low(c) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13			of Canada applicable therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A	N/A N/A
6 7	Eligible at solo/group/group&solo	Other TLAC instrument	N/A 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 3	USD 3	USD ·
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Sep-2024	26-Sep-2024	30-Sep-2024
12	Perpetual or dated	Dated 27 Can 2020	Dated	Dated
13	Original maturity date / Final maturity	27-Sep-2029	26-Sep-2031	30-Sep-204
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-Sep-2025	At par on 26-Mar-2026	At par on 30-Sep-2027
16	Subsequent call dates, if applicable	At par on each March and September 27, commencing Sep 27 2025 up to and excluding the maturity date	At par on each March and September 26, commencing Mar 26 2026 up to and excluding the maturity date	At par on each March and September 30, commencing Sep 30 2027 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.50%	4.60%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
20		N/A	N/A	N/A
	If convertible, mandatory or optional conversion	N/A	IV/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	L		-
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
54d		i de la companya de la company		
<u>34a</u>	Position in subordination hierarchy in liquidation (specify			Death and the Death and the Mittage
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
		No	No	No
35	instrument type immediately senior to instrument)	No N/A	No N/A	No N/A
35 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	No

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376BN87	06376BN95	06376BNA2
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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
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 1	USD 13	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Sep-2024	9-Oct-2024	27-Sep-2024
12 13	Perpetual or dated	Dated 30-Sep-2044	Dated	Dated 27-Sep-202
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	30-Sep-2044 Yes	9-Oct-2029 Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Sep-2029	At par on 09-Oct-2025	N/A
16	Subsequent call dates, if applicable	At par on each March and September 30, commencing Sep 30 2029 up to and excluding the maturity date	At par on each April and October 09, commencing Oct 09, 2025 up to and excluding the maturity date	N/A
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	5.00%	4.65%	0
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	-	-	
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
Jinu	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form 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: 06376BN87	Final Terms - CUSIP: 06376BN95	Final Terms - CUSIP: 06376BNA

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376BNB0	06376BNC8	06376BND6
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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
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	USD 5	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Oct-2024	7-Oct-2024	8-Oct-2024 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 2-Oct-2036	Dated 7-Oct-2027	10-Oct-2034
13	Issuer call subject to prior supervisory approval	2-001-2036 Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 02-Oct-2026	At par on 07-Apr-2025	At par on 08-Oct-2025
16	Subsequent call dates, if applicable	At par on each April and October 02, commencing Oct 02, 2026 up to and excluding the maturity date	At par on each April and October 07, commencing Apr 07, 2025 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	4.75%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
30 31	If write-down, write-down trigger (s)			
31	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism	Examption from subservices	Examplian from subardination	Examplian from outpartianting
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pagu ta Danasit Lishilitis-	Pari pagu ta Danasit Lishikis-	Pari pagu to Doposit Lishiliti
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities
36		N/A	N/A	N/A
31	If yes, specify non-compliant features 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: 06376BNB0	Final Terms - CUSIP: 06376BNC	Final Terms - CUSIP: 06376BNE

	tures Of Regulatory Capital Instruments			
1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06376BNE4	06376BNF1	06376BNG9
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			
54	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 2	USD 5	USD 5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 9-Oct-2024	Liability - fair value option 9-Oct-2024	Liability - fair value option 9-Oct-2024
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	9-Oct-2031	9-Oct-2029	9-Oct-2031
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 09-Oct-2025	At par on 09-Oct-2025	At par on 09-Apr-2026
16	Subsequent call dates, if applicable Coupons/dividends	At par on each April and October 09, commencing Oct 09, 2025 up to and excluding the maturity date	At par on each April and October 09, commencing Oct 09, 2025 up to and excluding the maturity date	At par on each April and October 09, commencing Apr 09, 2026 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.50%-6.00%	4.50%	
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	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			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
,5 million: 1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dino	Dirio	Dirio
2	for private placement)	06376BNH7	06376BNJ3	06376BNK0
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) 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 Accounting classification	USD 4	USD 10.5	USD 1.455 Liability - fair value option
10 11	Original date of issuance / Settlement	Liability - fair value option 11-Oct-2024	Liability - fair value option 11-Oct-2024	10-Oct-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	11-Oct-2039	11-Oct-2039	10-Oct-2036
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-2026	At par on 11-Oct-2027	At par on 10-Oct-2026
16	Subsequent call dates, if applicable	At par on each April and October 11, commencing Oct 11, 2026 up to and excluding the maturity date	At par on each April and October 11, commencing Oct 11, 2027 up to and excluding the maturity date	At par on each April and October 10, commencing Oct 10, 2026 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	5.00%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	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-			
33	If temporary write-down, description of write-			
		Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34	If temporary write-down, description of write- down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34	If temporary write-down, description of write- down mechanism Type of subordination	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
33 34 34a	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
33 34 34a 35	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
33 34 34a 35 36	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376BNL8	06376BNM6	06376BNN4
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) 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		USD 32
10 11	Accounting classification	Liability - fair value option 18-Oct-2024	Liability - fair value option 18-Oct-2024	Liability - fair value option 22-Oct-2024
11	Original date of issuance / Settlement Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	18-Oct-2027	18-Oct-2034	22-Oct-2029
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Apr-2025	At par on 18-Oct-2025	At par on 22-Oct-2025
16	Subsequent call dates, if applicable	At par on each April and October 18, commencing Apr 18, 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	At par on each April and Octobe 22, commencing Oct 22, 2025 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	4.50%		
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
24	If convertible, fully or partially	N/A	N/A	N/A
25	If convertible, conversion rate	N/A	N/A	N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify 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 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
54d		Exemption nom 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A MTN Prospectus	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	
	Pricing Supplement (if applicable)	with Frospecius Supplement	INTIN FIOSPECIUS Supplement	MTN Prospectus Supplement
		Final Terms - CUSIP: 06376BNL8	Final Terms - CUSIP: 06376BNM	Final Terms - CUSIP: 06376BN

	tures Of Regulatory Capital Instruments			
\$ millions	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06376BNP9	06376BNQ7	06376BNR5
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) 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 10	Par value of instrument Accounting classification	USD 3 Liability - fair value option	USD 2 Liability - fair value option	USD 3 Liability - fair value option
10	Original date of issuance / Settlement	10-Oct-2024	18-Oct-2024	17-Oct-2024
12	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	12-Oct-2027	18-Oct-2027	17-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 10-Oct-2025	At par on 18-Oct-2025	At par on 17-Oct-2025
16	Subsequent call dates, if applicable Coupons/dividends	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	At par on each April and Octobe 17, commencing Oct 17, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.60%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism		<u> </u>	
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
-	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
			in the trospectus Supplement	

2 for private 3 Governing 3a of the TLAC instrument Regulator 4 Transit 5 Post-tr 6 Eligible 7 Instrument 8 millions, as 9 Par value 10 Accountin 11 Original di 12 Perpetual 13 Original di 14 Issuer call 0 Accountin 14 Issuer call 0 Option 15 redemption 16 Subsec Coupons/i If 17 Fixed ci 18 Coupon 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 33 If write 33 If write 33 If write		BMO 06376BNS3	regulatory capital BMO 06376BNT1 Province of Ontario and the laws of Canada applicable therein Contractual	Included in TLAC not included in regulatory capital BMO 06376BNV Province of Ontario and the laws of Canada applicable therein
Unique idi 2 for private 3 Governing Means by of the TLAC instrument Regulator 4 Transit 5 Post-tri 6 Eligible 7 Instrument 8 millions, as 9 Par value 10 Accountin 11 Original di 12 Perpetual 13 Original di 14 Issuer call 0 Optior 15 redemption 16 Subsec Coupons/di Fully di 0 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 30 Write-dov 31 If write 32 If write 33 If write 34 Type of sub Position ir Position ir	ue identifier (eg CUSIP, ISIN, or Bloomberg identifier ivate placement) erning law(s) of the instrument ns by which enforceability requirement of Section 13 TLAC Term Sheet is achieved (for other TLAC-eligible ments governed by foreign law) <i>llatory treatment</i> ransitional Basel III rules tost-transitional Basel III rules ligible at solo/group/group&solo nstrument type unt recognised in regulatory capital (Currency in	06376BNS3 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A	06376BNT1 Province of Ontario and the laws of Canada applicable therein Contractual	06376BNV
3 Governing Means by of the TLAC instrument Regulator 4 Transit 5 Post-tr 6 Eligible 7 Instrument 8 millions, as 9 Par value 10 Accountin 11 Original di 12 Perpetual 13 Original 14 Issuer call 0 Option 15 redemption 16 Subsect Coupons/ If 17 Fixed C 18 Coupon 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 33 If writt 34 Type of sub 74a Type of sub	erning law(s) of the instrument ns by which enforceability requirement of Section 13 TLAC Term Sheet is achieved (for other TLAC-eligible ments governed by foreign law) <i>ulatory treatment</i> ransitional Basel III rules osst-transitional Basel III rules ligible at solo/group/group&solo strument type unt recognised in regulatory capital (Currency in	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A	Province of Ontario and the laws of Canada applicable therein Contractual	Province of Ontario and the laws
Means by a Means by of the TLAC instrument Regulator 4 Transit 5 Post-tri 6 Eligible 7 Instrum Amount ro 8 millions, as 9 Par value 10 Accountin 11 Original dr 12 Perpetual 13 Original dr 14 Issuer call 13 Original 14 Issuer call 15 redemption 16 Subsect Coupons/d If 17 Fixed ct 18 Coupons/d 19 Exister 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 30 Write-dov 31 <td< td=""><td>ns by which enforceability requirement of Section 13 eTLAC Term Sheet is achieved (for other TLAC-eligible ments governed by foreign law) <i>latory treatment</i> ransitional Basel III rules ligible at solo/group/group&solo strument type unt recognised in regulatory capital (Currency in</td><td>of Canada applicable therein Contractual N/A N/A N/A</td><td>of Canada applicable therein Contractual</td><td></td></td<>	ns by which enforceability requirement of Section 13 eTLAC Term Sheet is achieved (for other TLAC-eligible ments governed by foreign law) <i>latory treatment</i> ransitional Basel III rules ligible at solo/group/group&solo strument type unt recognised in regulatory capital (Currency in	of Canada applicable therein Contractual N/A N/A N/A	of Canada applicable therein Contractual	
Means by a Means by of the TLAC instrument Regulator 4 Transit 5 Post-tri 6 Eligible 7 Instrum Amount ro 8 millions, as 9 Par value 10 Accountin 11 Original dr 12 Perpetual 13 Original dr 14 Issuer call 13 Original 14 Issuer call 15 redemption 16 Subsect Coupons/d If 17 Fixed ct 18 Coupons/d 19 Exister 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 30 Write-dov 31 <td< td=""><td>ns by which enforceability requirement of Section 13 eTLAC Term Sheet is achieved (for other TLAC-eligible ments governed by foreign law) <i>latory treatment</i> ransitional Basel III rules ligible at solo/group/group&solo strument type unt recognised in regulatory capital (Currency in</td><td>Contractual N/A N/A N/A N/A</td><td>Contractual</td><td></td></td<>	ns by which enforceability requirement of Section 13 eTLAC Term Sheet is achieved (for other TLAC-eligible ments governed by foreign law) <i>latory treatment</i> ransitional Basel III rules ligible at solo/group/group&solo strument type unt recognised in regulatory capital (Currency in	Contractual N/A N/A N/A N/A	Contractual	
Instrument Regulator 4 Transit 5 Post-tr 6 Eligible 7 Instrum Amount re Amount re 8 millions, as 9 Par value 10 Accountin 11 Original di 12 Perpetual 13 Original di 14 Issuer call 0 Forter 15 redemption 15 redemption 16 Subsec Coupons/(17 17 Fixed ci 18 Coupon 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 33 If write 33 If write 34 Type of sub 9 Position	ments governed by foreign law) ulatory treatment iransitional Basel III rules iost-transitional Basel III rules ligible at solo/group/group&solo nstrument type unt recognised in regulatory capital (Currency in	N/A N/A N/A		
4 Transit 5 Post-tri 6 Eligible 7 Instrur Amount remains, as 9 9 Par value 10 Accountin 11 Original di 12 Perpetual 13 Original 14 Issuer call 0 Subsect Coupons/ 17 17 Fixed Co 18 Coupon 19 Exister 19 Exister 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 33 If write 33 If write 33 If write 34 Type of sub	ransitional Basel III rules ost-transitional Basel III rules ligible at solo/group/group&solo nstrument type unt recognised in regulatory capital (Currency in	N/A N/A		Contractual
6 Eligible 7 Instrur Amount remillions, as 9 Par value 10 Accountin 11 Original d. 12 Perpetual 13 Original d. 14 Issuer call 0 Accountin 14 Issuer call 0 Option 15 redemption 16 Subsect Coupons/L 17 Fixed o 18 Coupo 19 Exister Fully d Particon 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 33 If writt 33 If writt 34 Type of sub Position ir Position ir	ligible at solo/group/group&solo nstrument type unt recognised in regulatory capital (Currency in	N/A	N/A	N/A
7 Instrum Amount real millions, as 9 Par value 10 Accountin 11 Original dr 12 Perpetual 13 Original 14 Issuer call 15 redemption 16 Subsect Coupons/d Fully d 17 Fixed c 18 Coupons/d 17 Fixed c 18 Coupons/d 17 Fixed c 18 Coupons/d 19 Exister 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 30 Write-dow 31 If write 32 If write 33 If write 34 Type of sub	nstrument type unt recognised in regulatory capital (Currency in		N/A	N/A
8 millions, as 9 Par value 10 Accountin 11 Original di 12 Perpetual 13 Original di 14 Issuer call 15 redemption 15 redemption 16 Subsec Coupons/i Fully di 17 Fixed of 18 Coupons/i 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 30 Write-dow 31 If write 33 If write 34 Type of sub Position ir Position ir<		Other TLAC Instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
10 Accountin 11 Original di 12 Perpetual 13 Original 14 Issuer call 14 Issuer call 0 Option 15 redemption 16 Subsect 17 Fixed of 18 Coupons/ 17 Fixed of 18 Coupons/ 17 Fixed of 18 Coupons/ 19 Exister 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 30 Write-dow 31 If writt 32 If writt 33 If writt 34 Type of sub		N/A	N/A	N/A
11 Original d. 12 Perpetual 13 Original d. 14 Issuer call 14 Issuer call 15 redemption 15 redemption 16 Subsect Coupons/1 Coupons/1 17 Fixed c 18 Coupons/1 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 30 Write-dov 31 If write 32 If write 33 If write 34 Type of sub	value of instrument	USD 3	USD 3.371	USD
12 Perpetual 13 Origina 14 Issuer call 15 redemption 15 redemption 16 Subset 17 Fixed of 18 Coupons/d 17 Fixed of 18 Coupons/d 19 Exister 7 Fully d 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 30 Write-dov 31 If write 32 If write 33 If write 34 Type of sub	ounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
13Origina14Issuer call14Issuer call15redemption15redemption15redemption16Subsect17Fixed call18Coupons/d17Fixed call18Coupons/d19Exister20mandatory21Exister22Noncu23Convertib24If conv25If conv26If conv27If conv30Write-dow31If write32If write33If write34Type of sub	inal date of issuance / Settlement	17-Oct-2024 Dated	21-Oct-2024 Dated	25-Oct-2024 Dated
14 Issuer call 0ptior 0ptior 15 redemption 15 redemption 16 Subsec Coupons/i 0 17 Fixed of 18 Coupons/i 17 Fixed of 18 Coupons/i 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 30 Write-dov 31 If write 33 If write 33 If write 34 Type of sub	etual or dated Driginal maturity date / Final maturity	17-Oct-2031	Dated 21-Oct-2036	
Option15redemption15redemption15redemption16SubsectCoupons/17Fixed of18Coupon19Exister19Exister20mandatory21Exister22Noncu23Convertib24If conv25If conv26If conv27If conv28If conv30Write-dow31If write32If write33If write34Type of subPosition ir	er call subject to prior supervisory approval	Yes	Yes	Yes
Coupons/ 17 Fixed of 18 Coupo 19 Exister 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 30 Write-dov 31 If write 33 If write 34 Type of sub	Optional call date, contingent call dates and nption amount / Initial maturity	At par on 17-Apr-2026	At par on 21-Oct-2026	At par on 25-Oct-2025
17Fixed c18Coupo19Exister7Fully d20mandatory21Exister22Noncu23Convertib24If conv25If conv26If conv27If conv28If conv30Write-dov30Write-dov31If write33If write34Type of subPosition ir	ubsequent call dates, if applicable	At par on each April and October 17, commencing Apr 17, 2026 up to and excluding the maturity date	At par on each April and October 21, commencing Oct 21, 2026 up to and excluding the maturity date	At par on each April and Octobe 25, commencing Oct 25, 2025 up to and excluding the maturity date
18 Coupo 19 Exister Fully d Fully d 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 30 Write-dow 31 If write 33 If write 34 Type of sub Position ir	ixed or floating dividend/coupon	Fixed	Fixed	Fixed
19 Exister 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 29 into 30 Write-dov 31 If write 32 If write 33 If write 34 Type of sub	Coupon rate and any related index	4.82%	5.00%	
Fully d 20 mandatory 21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 29 into 30 Write-dov 31 If write 32 If write 33 If write 34 Type of sub Position ir Position ir	xistence of a dividend stopper	No	No	No
21 Exister 22 Noncu 23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 29 into 30 Write-dow 31 If write 32 If write 33 If write 34 down mech 34a Type of sub	ully discretionary, partially discretionary or		Mandatory	Mandatory
23 Convertib 24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 29 into 30 Write-dov 31 If write 32 If write 33 If write 34 Type of sub	xistence of a step up or other incentive to redeem		No	No
24 If conv 25 If conv 26 If conv 27 If conv 28 If conv 29 into 30 Write-dov 31 If write 32 If write 33 If write 34 Type of sub		Cumulative	.	
25 If conv 26 If conv 27 If conv 28 If conv 29 into 30 Write-dov 31 If write 32 If write 33 If write 34 Type of sub	Ioncumulative or cumulative	oumulativo	Cumulative	Cumulative
26 If conv 27 If conv 28 If conv 29 into 30 Write-dov 31 If write 32 If write 33 If write 34 Type of sub	Ioncumulative or cumulative vertible or non-convertible	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
27 If conv 28 If conv 29 into 30 Write-dov 31 If write 32 If write 33 If write 34 down mech 34a Type of sub		Non-convertible		
28 If conv If conv 29 into 30 Write-dov 31 If write 32 If write 33 If write 33 If write 34 down mech 34a Type of sub Position ir	vertible or non-convertible	Non-convertible N/A	Non-convertible	Non-convertible
If conv 29 into 30 Write-dov 31 If write 32 If write 33 If write 33 If write 34 down mech 34a Type of sub Position ir	vertible or non-convertible i convertible, conversion trigger (s) i convertible, fully or partially i convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
30 Write-dov 31 If write 32 If write 33 If write 34 down mech 34a Type of sub	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
31 If write 32 If write 33 If write 34 down mech 34a Type of sub	vertible or non-convertible i convertible, conversion trigger (s) i convertible, fully or partially i convertible, conversion rate	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
32 If write 33 If write 34 down mech 34a Type of sub Position in	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
33 If write 34 down mech 34a Type of sub Position ir	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts e-down feature	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
34 down mech 34a Type of sub Position ir	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts e-down feature write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
Position ir	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts e-down feature write-down, write-down trigger (s) write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts e-down feature write-down, write-down trigger (s) write-down, full or partial f write-down, permanent or temporary If temporary write-down, description of write- mechanism	Non-convertible 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 No	Non-convertible N/A N/A N/A N/A N/A No
35 instrument	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts e-down feature write-down, write-down trigger (s) write-down, full or partial write-down, permanent or temporary If temporary write-down, description of write- mechanism of subordination	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
26	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts e-down feature write-down, write-down trigger (s) write-down, permanent or temporary If temporary write-down, description of write- mechanism of subordination hierarchy in liquidation (specify	Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination
	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, fully or partially convertible, conversion rate convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts e-down feature write-down, write-down trigger (s) write-down, permanent or temporary If temporary write-down, description of write- mechanism of subordination tion in subordination hierarchy in liquidation (specify ment type immediately senior to instrument)	Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible 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 No Exemption from subordination Pari pasu to Deposit Liabilities
	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate convertible, mandatory or optional conversion convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify insure of instrument it converts e-down feature write-down, write-down trigger (s) write-down, full or partial write-down, permanent or temporary If temporary write-down, description of write- mechanism of subordination tion in subordination hierarchy in liquidation (specify ment type immediately senior to instrument) -compliant transitioned features	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
Supplemer	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate convertible, mandatory or optional conversion convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts e-down feature write-down, write-down trigger (s) write-down, full or partial write-down, permanent or temporary If temporary write-down, description of write- mechanism of subordination tion in subordination hierarchy in liquidation (specify ment type immediately senior to instrument) -compliant transitioned features s, specify non-compliant features ectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
Pricing Sup	vertible or non-convertible convertible, conversion trigger (s) convertible, fully or partially convertible, conversion rate convertible, mandatory or optional conversion convertible, mandatory or optional conversion convertible, specify instrument type convertible into convertible, specify instrument type convertible into convertible, specify issuer of instrument it converts e-down feature write-down, write-down trigger (s) write-down, permanent or temporary If temporary write-down, description of write- mechanism of subordination tion in subordination hierarchy in liquidation (specify ment type immediately senior to instrument) -compliant transitioned features s, specify non-compliant features ectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible 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 s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06376BNW4	06376BNX2	06376BNY
2		0037001004	0037001172	
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4 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 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		
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	24-Oct-2024 Dated	24-Oct-2024 Dated	25-Oct-202 Dated
12	Original maturity date / Final maturity	24-Oct-2029	24-Oct-2031	25-Oct-2029
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 24-Oct-2025	At par on 24-Apr-2026	At par on 25-Oct-2025
16	Subsequent call dates, if applicable	At par on each April and October 24, commencing Oct 24, 2025 up to and excluding the maturity date	At par on each April and October 24, commencing Apr 24, 2026 up to and excluding the maturity date	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.70%	4.80%	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	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	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	lf write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism	Examplian from externity - the	Examplian from externity of a	Examplian from autometer at
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Designation to D	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
36	Non-compliant transitioned features If yes, specify non-compliant features	N/A	N/A	N/A
51	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: 06376BNW	Final Terms - CUSIP: 06376BNX	Final Terms - CUSIP: 06376BN

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo	Dino	
2	for private placement)	06376BNZ7	06368MCA0	06368MCB
		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	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 USD 9.2	N/A	N/A
9 10	Par value of instrument Accounting classification		6 Liability fair value option	
10	Original date of issuance / Settlement	Liability - fair value option 31-Oct-2024	Liability - fair value option 1-Nov-2024	Liability - fair value option 1-Nov-2024
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Oct-2029	1-Nov-2028	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Oct-2025	1-Nov-26	At par on 01-Nov-2033
16	Subsequent call dates, if applicable	At par on each April and October 31, commencing Oct 31, 2025 up to and excluding the maturity date	On each May and November 1, commencing on November 1, 2026 up to and excluding the maturity Date	At par on each May and November 1, commencing Nov 01, 2033 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	5.00%	Zero Coupon, 4.14%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/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			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06376BNZ	Final Terms - CUSIP: 06368MCA	Final Terms - CUSIP: 06368MC

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MCC6	06368MCJ1	06368MCK
2				
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) 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 9	millions, as of most recent reporting date)	N/A 5	N/A 5	N/A
9 10	Par value of instrument Accounting classification	ס Liability - fair value option	ם Liability - fair value option	1. Liability - fair value option
10	Original date of issuance / Settlement	1-Nov-2024	1-Nov-2024	4-Nov-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Nov-2039	1-Nov-2031	4-Nov-202
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 01-Nov-2034	1-Nov-26	At par on 04-Nov-2026
16	Subsequent call dates, if applicable	At par on each May and November 1, commencing Nov 01, 2034 up to and excluding the maturity date	On each May and November 1, commencing Nov 01, 2026 up to and excluding the maturity date	At par on each May and November 4, commencing Nov 4, 2026 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.35%	Zero Coupon, 4.60%	4.109
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism	Free methods for an and and in a time	Freeze tiers from a sheading tier	Freezentien feren erste endie stien
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Desi negu te Danasit I. I. 199	Desi negu te Danasit I. 1. 199	Devineers to Device the Unit
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No	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	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MCL6	06368MCQ5	06368MCR3
Z		06566101CE6	0636610000	00300///CR3
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
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	1.5		
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	4-Nov-2024 Dated	4-Nov-2024 Dated	4-Nov-2024 Dated
12	Original maturity date / Final maturity	4-Nov-2029	4-Nov-2039	4-Nov-202
15	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 04-Nov-2026	4-Nov-25	4-Nov-2
16	Subsequent call dates, if applicable	At par on each May and November 4, commencing Nov 4, 2026 up to and excluding the maturity date	On each May and November 4, commencing Nov 4, 2025 up to and excluding the maturity date	On each May and November 4, commencing Nov 04, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.79%	Zero Coupon, 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)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
20		N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)			
31	If write-down, write-down trigger (s) If write-down, full or partial			
32	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	No	No
37	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376BNU8	06368MCZ5	06368MCY8
		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			
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 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 3	N/A 2.418	N/A 2.60
9 10	Accounting classification			
10	Original date of issuance / Settlement	Liability - fair value option 4-Nov-2024	Liability - fair value option 5-Nov-2024	Liability - fair value option 5-Nov-2024
11	Perpetual or dated	Dated 4-1NOV-2024	Dated	Dated
12	Original maturity date / Final maturity	4-Nov-2039	5-Nov-2029	5-Nov-202
13	Issuer call subject to prior supervisory approval	4-1100-2039 Yes	Yes	Yes
14				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 04-Nov-2025	At par on 05-Nov-2025	At par on 05-Nov-2025
16	Subsequent call dates, if applicable	At par on each May and November 4, commencing Nov 4, 2025 up to and excluding the maturity date	At par on each May and November 4, commencing Nov 4, 2025 up to and excluding the maturity date	At par on each May and November 5, commencing Nov 5, 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	5.25%	4.15%	4.009
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
30 31	If write-down, write-down trigger (s)			
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
~ •	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
54d		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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus MTN Prospectus Supplement		
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06368MCZ	

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo	Billo	Billo
2	for private placement)	06368MDB7	06368MDA9	06367YGG8
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			
50	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 1.582	USD 0.235	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Nov-2024	5-Nov-2024	5-Nov-2024
12 13	Perpetual or dated	Dated 5-Nov-2029	Dated 5-Nov-2029	Dated 5-Nov-2029
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	5-Nov-2029 Yes	5-Nov-2029 Yes	5-Nov-2029 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 05-Nov-2025	At par on 05-Nov-2025	At par on 05-May-2025
		At par on each May and November 5, commencing Nov 05, 2025 up to and excluding the	At par on each May and November 5, commencing Nov 05, 2025 up to and excluding the	At par on each May and November 5, commencing May 05, 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	Step Up
18	Coupon rate and any related index	5.30%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
20		N/A	N/A	N/A
29	into Write-down feature	N/A No	N/A No	N/A No
30 31	Write-down feature			
31	If write-down, write-down trigger (s) If write-down, full or partial	+	+	<u> </u>
32	If write-down, permanent or temporary			
24	If temporary write-down, description of write- down mechanism			
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	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
31	Prospectus / Base Shelf Prospectus / Short Form Prospectus			MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
				1

Ş MIIIION.	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dirio		Dino
2	for private placement)	06376BYA0	06376BYB8	06368MCM4
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) 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	USD 3	4.13
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-Nov-2024 Dated	5-Nov-2024 Dated	8-Nov-2024 Dated
12	Original maturity date / Final maturity	5-Nov-2027	Dated 5-Nov-2031	Dated 8-Nov-2034
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 05-Nov-2025	At par on 05-May-2026	8-Nov-25
16	Subsequent call dates, if applicable	At par on each May and November 5, commencing Nov 05, 2025 up to and excluding the maturity date	At par on each May and November 5, commencing May 05, 2026 up to and excluding the maturity date	On each May and November 8, commencing Nov 8, 2025 up to and excluding the maturity date
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17				TIXCU
17 18			4 45%	Zero Coupon 5 25%
18	Coupon rate and any related index	4.50%	4.95% No	
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	4.50% No	No	No
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	4.50% No Mandatory	No Mandatory	No
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	4.50% No Mandatory No	No	No Mandatory No
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	4.50% No Mandatory No Cumulative	No Mandatory No	No Mandatory No Cumulative
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	4.50% No Mandatory No	No Mandatory No Cumulative	No Mandatory No
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	4.50% No No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	4.50% No No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	4.50% 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
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	4.50% 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
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	4.50% 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
18 19 20 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	4.50% 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 N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	4.50% 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	4.50% 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 N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	4.50% 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 N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	4.50% 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 N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	4.50% 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 N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	4.50% 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 N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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)	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 Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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)	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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	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 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

(Ə minion	<pre>stures Of Regulatory Capital Instruments s except as noted)</pre>			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376BYC6	06368MDJ0	06376BYD4
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) 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 9	millions, as of most recent reporting date) Par value of instrument	N/A USD 1	N/A 50	N/A USD 26.7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Nov-2024	12-Nov-2024	14-Nov-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Nov-2034	12-Nov-2029	14-Nov-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 08-Nov-2026	At par on 12-Nov-2025	At par on 14-Nov-2025
16	Subsequent call dates, if applicable	At par on each May and November 8, commencing Nov 08, 2026 up to and excluding the maturity date		At par on each May and November 14, commencing Nov 14, 2025 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	5.15%	4.07%	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger (s)	N/A	N/A	N/A
24	If convertible, fully or partially			N/A
25	in convertible, fully of partially	N/A	N/A	
25 26	If convertible, conversion rate	N/A	N/A	N/A
25				
25 26	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A
25 26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
25 26 27	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
25 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 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
25 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
25 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
25 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 If write-down, permanent or temporary	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
25 26 27 28 29 30 31 32 33 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	N/A N/A No Exemption from subordination	N/A N/A N/A No	N/A N/A No Exemption from subordination
25 26 27 28 30 31 32 33 34 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A 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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities
25 26 27 28 29 30 31 32 33 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A 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 <u>MTN Prospectus</u>
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A 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

	ntures Of Regulatory Capital Instruments as except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included ir regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368MDK7	06269MDN1	06376BYG
2	for private placement)	0636810K7	06368MDN1	0637681G
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) 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 9	millions, as of most recent reporting date) Par value of instrument	N/A2	N/A 5	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	15-Nov-2024	18-Nov-2024	18-Nov-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Nov-2029	18-Nov-2027	18-Feb-202
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-Nov-2025	18-Nov-25	At par on 18-Aug-2025
16	Subsequent call dates, if applicable	At par on each May and November 15, commencing Nov 15, 2025 up to and excluding the maturity date		
	Coupons/dividends	November 15, commencing Nov 15, 2025 up to and excluding the maturity date	commencing Nov 18, 2025 up to and excluding the maturity date	November 18, commencing Au 18, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed	commencing Nov 18, 2025 up to and excluding the maturity date Fixed	November 18, commencing Au 18, 2025 up to and excluding the maturity date
	Coupons/dividends	November 15, commencing Nov 15, 2025 up to and excluding the maturity date	commencing Nov 18, 2025 up to and excluding the maturity date Fixed	November 18, commencing Au 18, 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	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 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	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 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	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 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	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 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	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30 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) If write-down, full or partial If write-down, permanent or temporary	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type conversion If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If temporary write-down, description of write- down mechanism	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% 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	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If 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 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% 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	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A Exemption from subordination Pari pasu to Deposit Liabilities	November 18, commencing Au 18, 2025 up to and excluding tr maturity date Fixed 4.75 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	November 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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 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 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% 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	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A Exemption from subordination Pari pasu to Deposit Liabilities	November 18, commencing Au 18, 2025 up to and excluding the maturity date Fixed 4.75 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A 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, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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 15, commencing Nov 15, 2025 up to and excluding the maturity date Fixed 4.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	commencing Nov 18, 2025 up to and excluding the maturity date Fixed Zero Coupon, 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	November 18, commencing Au 18, 2025 up to and excluding th maturity date Fixed 4.75' No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ million: 1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	Bino
2	for private placement)	293940304	06368MDM3	06368MDQ4
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) 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 14	40	0.104
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	19-Nov-2024 Dated	20-Nov-2024 Dated	20-Nov-2024 Dated
12	Original maturity date / Final maturity	19-Nov-2039	20-Nov-2027	20-Nov-202
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	19-Nov-29	20-May-25	20-Nov-2
16	Subsequent call dates, if applicable	On each November 19, commencing Nov 19, 2029 up to and excluding the maturity date	On each May and November 20, commencing May 20, 2025 up to and excluding the maturity date	On each May and November 20 commencing Nov 20, 2025 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed Zero Coupon, 5.78%	Fixed Zero Coupon, 4.15%	Fixed Zero Coupon, 4.30%
18 19	Coupon rate and any related index Existence of a dividend stopper	No	No	No
19	Fully discretionary, partially discretionary or			INO .
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
0.5				
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A
26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A	N/A N/A	N/A N/A
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A	N/A N/A	N/A N/A
26 27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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
26 27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29 30 31 32 33 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	N/A N/A N/A No	N/A N/A N/A No	N/A N/A N/A No
26 27 28 29 30 31 32 33 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, 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	N/A N/A N/A No	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A 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

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included ir regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MDW1	06368MDV3	06368MDR
2			00300101273	
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) 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 9	millions, as of most recent reporting date) Par value of instrument	N/A 0.8	N/A USD 0.053	N/A 0.3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	20-Nov-2024	20-Nov-2024	20-Nov-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Nov-2029	20-Nov-2029	20-Nov-203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	20-Nov-25	20-Nov-25	At par on 20-Nov-2025
16	Subsequent call dates, if applicable Coupons/dividends	On each May and November 20, commencing Nov 20, 2025 up to and excluding the maturity date	On each May and November 20, commencing Nov 20, 2025 up to and excluding the maturity date	At par on each May and November 20, commencing No 20, 2025 up to and excluding th maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 4.15%	Zero Coupon, 5.75%	4.50
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
20		N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30 31	Write-down feature If write-down, write-down trigger (s)			
31	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	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			

ŞIIIIIIOII	tures Of Regulatory Capital Instruments s except as noted)			
1		Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BIMO	BINO
2	for private placement)	06368MDT8	06376BYF9	06376BYK8
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			
34	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) Par value of instrument	N/A 0.102	N/A USD 5	N/A USD 8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	20-Nov-2024	21-Nov-2024	21-Nov-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Nov-2034	21-Nov-2036	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Nov-2025	At par on 21-Nov-2026	At par on 21-Nov-2025
16	Subsequent call dates, if applicable Coupons/dividends	At par on each May and November 20, commencing Nov 20, 2025 up to and excluding the maturity date	At par on each May and November 21, commencing Nov 21, 2026 up to and excluding the maturity date	At par on each May and November 21, commencing Nov 21, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.30%	5.40%	5.10%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or		Mandatory	
20	mandatory	Mandatory	ivial luatory	Mandatory
20 21		Mandatory No	No	Mandatory No
	mandatory		~	
21	mandatory Existence of a step up or other incentive to redeem	No	No	No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative	No Cumulative	No Cumulative
21 22 23	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
21 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	No Cumulative Non-convertible N/A
21 22 23 24 25	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
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	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30 31	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 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 If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 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 If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 33	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30 31 32 33 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, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a 35	mandatory Existence of a step up or other incentive to 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)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 34a 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, 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34 35	mandatory Existence of a step up or other incentive to 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)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
21 22 23 24 25 26 27 27 28 29 30 31 32 33 34 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, 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A NA No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
\$ million 1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06376BYL6	06376BYJ1	06376BYH5
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			
34	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	NA	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 11.665	USD 6	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Nov-2024	22-Nov-2024	26-Nov-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Nov-2034	22-Nov-2027	26-Nov-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-May-2026	At par on 22-Nov-2025	At par on 26-May-2025
16	Subsequent call dates, if applicable	At par on each May and November 21, commencing May 21, 2026 up to and excluding the maturity date		At par on each May and November 26, commencing May 26, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.30%	4.80%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism			
34		Example of the factor of the solution of the s	Exemption from subordination	Exemption from subordination
34 34a	Type of subordination	Exemption from subordination		
	Type of subordination	Exemption from subordination		
	Type of subordination Position in subordination hierarchy in liquidation (specify		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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 Liabilities No	Pari pasu to Deposit Liabilities No
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	No	No
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No N/A	No N/A	No N/A
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No	No	No

Image: state in the s	Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
Ubspective Uspective Uspective USB000000000000000000000000000000000000			regulatory capital	regulatory capital	
Indext Province of Onlario and the two Province of Onlario and the two 1 Boverning bin() of the instrument of Canada applicable threads of Canada applicable threads 3 Mees to valide entropy of the instrument of Section 33 order and the two of Canada applicable threads of Canada applicable threads 4 Regularize to resolve the instrument of Section 33 order and the instrument of Canada applicable threads of Canada applicable threads 4 Transition Basel III rule NA NA NA NA 5 Transition Section 124 Oner TLAC instrument Oner TLAC instrument NA 6 Norout recognized in transition (adv) NA NA NA NA 6 Accounting candination Linking- fair value option Using - fair value option Dated 201/201 Dated		mberg identifier			
s Sourcempt bank of the instrument of Cantada applicable therein of Cantada applicable therein 3 Memot hysic methocable registerent of Science 1 Contractual Contractual Contractual Contractual A Post term Sheets a clience (for other TAC-eligitie NA NA NA B Post terminols lass if the instrument of the instru	2 for private placement)	-	06376BYE2	06368MEJ9	06368MEH3
Average Average Contractual Contractual at the true of sweet science of seven 14 NA NA NA 4 Transitional Sace II and the seven 14 NA NA NA 4 Transitional Sace II and the seven 14 NA NA NA 4 Transitional Sace II and the seven 14 NA NA NA 5 Forgular or seven the program (and the seven 14) NA NA NA 7 Instrument type NA NA NA UBD TL Contractual Other TLAC Instrument Other TLAC instrument Other TLAC instrument NA UBD TL	3 Governing law(s) of the instrument				Province of Ontario and the laws
Instruments gevennets foreign izay Contractual Contractual Contractual Areguidery reterinert Instruments NA NA NA 4 Fostschool Sasel ITrudes NA NA NA 5 Fostschool Sasel ITrudes NA NA NA 6 Fostschool Sasel ITrudes NA NA NA 7 Anount registering provider distrument Other TLAC instrument Other TLAC instrument Other TLAC instrument 10 Acounting Casification Lability - fair value option Lability - fair value option Lability - fair value option 110 Conguination fair strument Dated 28-Nov-2021 28-Nov-2021 28-Nov-2021 28-Nov-2021 28-Nov-2021 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part on 28-Nov-2025 At part	Means by which enforceability requireme				
4 Transitional Bacel In Jude N/A N/A N/A 5 Pott-Armitonal Bacel III Jude N/A N/A N/A 6 Eligible at loci/group/group/Bacel N/A N/A N/A 7 Instrument Type Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 Instrument TLAC instrument Differ TLAC instrument N/A N/A 9 Par value of instrument Cale III Jule Jule Jule Jule Jule Jule Jule Jule	instruments governed by foreign law)		Contractual	Contractual	Contractual
6 Figure at tool/group/scole N/A N/A N/A N/A 7 Instaumed type Other TLAC instrument Other TLAC instrument Other TLAC instrument 1 Anount recepties of instructure group (soft) N/A N/A N/A 1 Parvalue of instructure group (soft) USD 11 USD 0.74 USD 0.74 1 Accurring (soft) Lability - fair value option Lability - fair value option Lability - fair value option 1 Accurring (soft) Dated 28 Nov-2025 Dated 28 Nov-2027 1 Optional call date, contingent call dates and Type (soft) Yes Yes Yes 1 Subscript of instructure group (soft) At par on 28-Nov-2025 At par on 28-Nov-2025 At par on 28-Nov-2025 1 Subscript of instructure group (soft) November 27, conventing two November 28, conventing two 15 Subscript of instructure group (soft) November 27, conventing two November 28, conventing two 16 Subscript of fortige (soft) November 28, conventing two November 28, conventing two 16 Subscript of fortige (soft) November 28, conventing two November 28, conventing two 17 Field of floating (soft) November 28, conventing two November 28, conventing two <td></td> <td></td> <td>N/A</td> <td>N/A</td> <td>N/A</td>			N/A	N/A	N/A
7 Unstrument type Other TLAC instrument Other TLAC instrument	5 Post-transitional Basel III rules			-	
Amount recognised in outs recent regulatory capital (uturency in millions, as in outs recent regulatory capital (uturency in a market of instrument) N/A N/A N/A 9 Parvalue of instrument USD 11 USD 17 USD 17.22 USD 1 10 Original date of instrument Dated 28-Nov-2024 Dated 28-Nov-2024 11 Original date of instrument Dated 28-Nov-2024 Dated 28-Nov-2024 12 Inspectial of dates Instrument Yes 27-Nov-2024 Dated 28-Nov-202 13 Dispectial of date Inspectial maturity 27-Nov-2025 Yes Yes 28-Nov-2025 14 Issuer call subject to prior supervisory approval Yes Yes Yes 28-Nov-2025 At par on each May and November 28, commencing Nov November 28, commen					-
9 Parable of instrument USD 11 USD 17 USD 172 USD 11 10 Accounting classification Lability - fair value option Lability - fair value option Lability - fair value option 11 Original date of Issuer / Settlement Dated Dated Dated Dated 13 Original raterity tate / final maturity Dated Dated Dated Dated 14 Issuer call subject to prior typerstory approval Yes Yes Yes 14 Issuer call subject to prior typerstory approval Yes Yes Yes 15 redemption amount / Initial maturity At par on each May and November 27, commercing NV November 28, commercing NV November 28, commercing NV 16 Subsequent call dates, if applicable maturity date Fixed Fixed Fixed Rovember 28, commercing NV 18 Coupon fixe and any related index 5.25% 5.10% 4.4 A 19 Existence of a divided Stopper No No No No 14 Existenc of a divided Stopper No No <td>Amount recognised in regulatory capital</td> <td></td> <td></td> <td></td> <td></td>	Amount recognised in regulatory capital				
10 Cacurating classification Lability - fair value option 11 Original de dissunder (Settlement) Dated Dated Dated Dated Dated 12 Parpetual or dated Interview of the dissunder (Settlement) Dated Date Dated Date Date </td <td>, , , , , , , , , , , , , , , , , , , ,</td> <td></td> <td></td> <td></td> <td></td>	, , , , , , , , , , , , , , , , , , , ,				
11 Original date of issuency (Settlement) 27-Nov-2024 28-Nov-2024 28-Nov-2024 28-Nov-2025 13 Original maturity and staff / final maturity Dated Dated Dated Dated 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 82r/Nov-2025 At par on 28-Nov-2025 At par on 28-Nov-2025 At par on 28-Nov-2025 At par on 82r/Nov-2025					USD 1.212
12 Perptual or dated Dated Dated Dated 13 Original maturity date / Final maturity 27.Nov-202 28.Nov-2027 28.Nov-2027 28.Nov-2027 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes 0ptional call date, contingent call dates and At par on 27.Nov-2025 At par on 28.Nov-2025 At par on 28.Nov-2025 At par on 28.Nov-2025 15 redemption amount / initial maturity At par on each May and November 27, commercing Nov November 28, commercing Nov 16 Subsequent call dates, if applicable At par on each May and November 28, commercing Nov 16 Subsequent call dates, if applicable Fixed 5.10% 6.10% 18 Coupons/dividends Fixed Fixed 5.10% 6.10% 19 redemption and any related index 0 5.25% 5.10% 6.10% 10 coupons rate and any related index 0.0 No No 10 10 coupons rate and any related index 0.0 No No 11 coupon rate and any related index 0.0 No No 12 Existence of a stopu or or optional convertible Non-convertible Non-convertible 13 Coupontrate and a					
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37 If yes, specify non-compliant features N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus Image: Complement for the spectus of the s		trument)			
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Supplement to Base Shelf Prospectus (if applicable) <u>MTN Prospectus Supplement</u>	Prospectus / Base Shelf Prospectus / Sho	rt Form		N/A	N/A
	Supplement to Base Shelf Prospectus (if a	pplicable)			
Final Terms - CUSIP: 06376BYE2 Final Terms - CUSIP: 06368MEJ9 Final Terms - CUSIP Final Terms	Pricing Supplement (if applicable)				

/ c. mailling m	tures Of Regulatory Capital Instruments			
1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376BYM4	06376BYN2	06368MEM2
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) 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
9	Par value of instrument	USD 3	USD 3	6.6
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 29-Nov-2024	Liability - fair value option 29-Nov-2024	Liability - fair value option 2-Dec-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Nov-2027	29-Nov-2029	2-Dec-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 29-Nov-2025	At par on 29-Nov-2025	2-Dec-2
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	29, 2025 up to and excluding the maturity date	On each June and December 2, commencing Dec 02, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed		Fixed
18 19	Coupon rate and any related index	4.72% No		Zero Coupon, 5.25%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
24	,	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
	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
11				
27				
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature		N/A No	N/A No
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		
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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		
28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A		
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		
28 29 30 31 32 33 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- down mechanism	N/A No	No	No
28 29 30 31 32 33 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	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 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 No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>	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, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06376BYP7	06368MFA7	06368MFB
Z		003706177	005081017A7	00300011-83
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
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 3		22.26
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 2-Dec-2024	Liability - fair value option 9-Dec-2024	Liability - fair value option 12-Dec-2024
11	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	2-Dec-2031	9-Dec-2029	12-Dec-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 02-Jun-2026	9-Dec-25	12-Dec-20
16	Subsequent call dates, if applicable	At par on each June and December 2, commencing Jun 2, 2026 up to and excluding the maturity date		On each March, June, September and December 12, commencing Dec 12, 2026 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.15%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatory	Mandatan
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	No	Mandatory No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	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
	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		
	Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus MTN Prospectus Supplement		

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06376BYQ5	06368MFC3	06368MFF6
Z		0037081Q3	00300/01/03	00308/01110
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			
58	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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 9.5	0.481	0.613
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	12-Dec-2024 Dated	13-Dec-2024 Dated	13-Dec-2024 Dated
12	Original maturity date / Final maturity	12-Dec-2029	13-Dec-2034	13-Dec-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 12-Dec-2025	13-Dec-29	13-Dec-2
16	Subsequent call dates, if applicable	At par on each June and December 12, commencing Dec 12, 2025 up to and excluding the maturity date	On each June and December 13, commencing Dec 13, 2029 up to and excluding the maturity date	On each June and December 13 commencing Dec 13, 2029 up to and excluding the maturity date
	Coupons/dividends	Eine d	Eine d	The st
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.15%	Fixed Zero Coupon, 4.90%	Fixed Zero Coupon, 4.759
18 19	Existence of a dividend stopper	No 5.13%	No	No
	Fully discretionary, partially discretionary or			
20 21	mandatory Existence of a stop 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
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A MTN Prospectus	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		

	tures Of Regulatory Capital Instruments s except as noted)			
, minon		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)	06368MFE9	06368MFV1	06368MFU:
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) 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	12.5	
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	13-Dec-2024 Dated	13-Dec-2024 Dated	13-Dec-2024 Dated
12	Original maturity date / Final maturity	13-Dec-2034	13-Dec-2029	13-Dec-2029
15	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	13-Dec-29	13-Dec-25	13-Dec-2
16	Subsequent call dates, if applicable	On each June and December 13, commencing Dec 13, 2029 up to and excluding the maturity date	On each June and December 13, commencing Dec 13, 2025 up to and excluding the maturity date	On each June and December 13 commencing Dec 13, 2027 up to and excluding the maturity date
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 6.1%	Zero Coupon, 4.29%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mondaton
20 21	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 issuer of instrument it converts	NIA	NIA	NI/A
29	into Write down footure	N/A	N/A	N/A
30	Write-down feature	No	No	No
	If write-down, write-down trigger (s)			
31				
31 32 33	If write-down, full or partial If write-down, permanent or temporary			
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism			
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34 34a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
32 33 34 34a 35	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368MFQ2	06368MFT6	06368MFY
2	for private placement)	06368WIFQ2	06368/01F16	06368MIF 13
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) 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 9	millions, as of most recent reporting date) Par value of instrument	N/A 30	N/A 5	N/A 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	16-Dec-2024	16-Dec-2024	18-Dec-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Dec-2029	16-Dec-2031	18-Dec-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	16-Dec-25	At par on 16-Dec-2027	At par on 18-Dec-2033
16	Subsequent call dates, if applicable	On each June and December 16, commencing Dec 16, 2025 up to and excluding the maturity date		At par on each June and December 18, commencing Dec 18, 2033 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	Zero Coupon, 4.22%	4.06%	
19	Existence of a dividend stopper	No	No 4.00 /8	No
	Fully discretionary, partially discretionary or	Mandatory		
20 21	mandatory Existence of a step up or other incentive to redeem	No	Mandatory No	Mandatory No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
24	If convertible, fully or partially	N/A	N/A	N/A
25	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 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
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo	Billo	Billo
2	for private placement)	06368MGG3	06368MGH1	06368MGJ7
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			
30	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) Par value of instrument	N/A2	N/A2	N/A 0.46
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Dec-2024		20-Dec-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Dec-2036		
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-Dec-2025	At par on 19-Dec-2035	At par on 20-Dec-2025
16	Subsequent call dates, if applicable	At par on each June and December 19, commencing Dec 19, 2025 up to and excluding the maturity date	At par on each June and December 19, commencing Dec 19, 2035 up to and excluding the maturity date	At par on each June and December 20, commencing Dec 20, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.35%	4.00%	4.03%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
30	If write-down, write-down trigger (s)			
31	If write-down, write-down trigger (s) If write-down, full or partial	<u> </u>	1	
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			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	Non-compliant transitioned features	No	No	No
35 36	Non-compliant transitioned leatures		N/A	N/A
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A		
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A		

	tures Of Regulatory Capital Instruments s except as noted)			
, minon.		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included ir regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368MGS7	06368MGR9	06368MGW
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 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 10	Par value of instrument Accounting classification	0.5 Liability - fair value option	0.5 Liability - fair value option	USD 0.91 Liability - fair value option
10	Original date of issuance / Settlement	30-Dec-2024	30-Dec-2024	3-Jan-202
11	Perpetual or dated	Dated S0-Dec-2024	Dated S0-Dec-2024	Dated
13	Original maturity date / Final maturity	30-Dec-2029	30-Dec-2029	3-Jan-203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	30-Dec-25		At par on 03-Jan-2026
16	Subsequent call dates, if applicable	On each June and December 30, commencing Dec 30, 2025 up to and excluding the maturity date	On each June and December 30, commencing Dec 30, 2028 up to and excluding the maturity date	At par on each January and Jul 3, commencing Jan 03, 2026 up to and excluding the maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Zero Coupon, 4.28%	Fixed Zero Coupon, 4.10%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Pori populto Desseit Listania	Pori populto Desseit Listallita	Port poor to Depart Link III
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	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			

	tures Of Regulatory Capital Instruments			
(\$ millions 1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368MGV0	06376BYR3	06376BYS1
		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			
4 5	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A
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) Par value of instrument	N/A USD 0.171	N/A USD 3.1	N/A USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	3-Jan-2025	10-Dec-2024	17-Dec-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Jan-2030	10-Dec-2029	17-Dec-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 03-Jan-2026	At par on 10-Dec-2026	At par on 17-Dec-2025
		At par on each January and July 3, commencing Jan 3, 2026 up	At par on each March, June, September and December 10,	At par on each June and December 17, commencing Dec
16	Subsequent call dates, if applicable Coupons/dividends	to and excluding the maturity date	and excluding the maturity date	17, 2025 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.15%	5.05%	
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
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
27	If convertible, manuatory of optional conversion			
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	lf write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Devi neeu te Deve it hij hijiji	Devi neeu te Devesit I. I. 199	Designed to Descent 11 1991
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A MTN Prospectus	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			

ş ΠΙΙΙΙΟΠ	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dinio	Dino	Dino
2	for private placement)	06376BYT9	06376BYU6	06376BYV4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law) 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 USD 2.845	N/A USD 5	N/A USD 5
10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	18-Dec-2024	20-Dec-2024	20-Dec-2024
11	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	18-Dec-2026	20-Dec-2027	20-Dec-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 18-Jun-2025	At par on 20-Dec-2025	At par on 20-Dec-2025
	Subsequent call dates, if applicable	At par on each June and December 18, commencing Jun 18, 2025 up to and excluding the maturity date	At par on each June and December 20, commencing Dec 20, 2025 up to and excluding the maturity date	At par on each June and December 20, commencing Dec 20, 2025 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends			
	Coupons/dividends		Fixed	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed 4.50%	Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index		4.50%	Fixed 4.78%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 4.55% No	4.50% No	Fixed 4.78%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 4.55%	4.50%	Fixed 4.78%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 4.55% No Mandatory	4.50% No Mandatory	Fixed 4.78% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 4.55% No Mandatory No	4.50% No Mandatory No	Fixed 4.78% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 4.55% No Mandatory No Cumulative	4.50% No Mandatory No Cumulative	Fixed 4.78% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 4.55% No Mandatory No Cumulative Non-convertible	4.50% No No Cumulative Non-convertible	Fixed 4.789 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 4.55% No Mandatory No Cumulative Non-convertible N/A	4.50% No No Cumulative Non-convertible N/A	Fixed 4.789 No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A	4.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.78% 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	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 4.78% No 4.78% 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	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.50% No No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.789 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.78% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.50% No No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.78% 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 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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.789 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 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.789 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, full or partial If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.78% 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, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.78% 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, specify instrument type convertible into If convertible, specify issuer 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	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	4.50% 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	Fixed 4.78% 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If temporary write-down, description of write- down mechanism	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	4.50% 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	Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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	Fixed 4.78% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	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	Fixed 4.78% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 4.78% 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 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer 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	Fixed 4.55% 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	4.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed 4.78% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
\$ millions	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Bino	BMO
2	for private placement)	06376BYX0	06376BYW2	06376BYY8
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) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
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 10.8	USD 0.882	USD 105
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Dec-2024	23-Dec-2024	23-Dec-2024
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Dec-2029	23-Dec-2027	23-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 20-Dec-2025	At par on 23-Jun-2025	N/A
16	Subsequent call dates, if applicable	At par on each June and December 20, commencing Dec 20, 2025 up to and excluding the maturity date	At par on each June and December 23, commencing Jun 23, 2025 up to and excluding the maturity date	N/A
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	5.15%	4.60%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	-	-	-
	If write-down, full or partial			
32				
32 33	If write-down, permanent or temporary If temporary write-down, description of write-			
	If write-down, permanent or temporary If temporary write-down, description of write-			
33	If write-down, permanent or temporary	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	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 Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination 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	If write-down, permanent or temporary If temporary write-down, description 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
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)	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	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368MGX6	06368MGY4	06376BYZ5
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) 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	0.265	1.13	USD 10
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 10-Jan-2025	Liability - fair value option 10-Jan-2025	Liability - fair value option 10-Jan-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Jan-2030	10-Jan-2030	10-Jan-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Jan-2026	At par on 10-Jan-2026	At par on 10-Jan-2026
16	Subsequent call dates, if applicable	At par on each January and July 10, commencing Jan 10, 2026 up to and excluding the maturity date	At par on each January and July 10, commencing Jan 10, 2026 up to and excluding the maturity date	At par on each January and July 10, commencing Jan 10, 2026 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.95%	3.80%	
19	Existence of a dividend stopper	No 0.0070	No	No 0.20
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	NIA	NIA	NVA
29	into Write down footure	N/A	N/A	N/A
30 31	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			
34	If temporary write-down, description of write- down mechanism			
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			MTN Prospectus
				MTN Prospectus MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Biilo	Dirio
2	for private placement)	06376CH25	06376CH33	06376CH41
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Jan-2025 Dated		14-Jan-2025 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 10-Jan-2035	Dated 10-Jan-2035	14-Jan-2028
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Jan-2026	At par on 10-Jan-2027	At par on 14-Jan-2026
16	Subsequent call dates, if applicable Coupons/dividends	At par on each January and July 10, commencing Jan 10, 2026 up to and excluding the maturity date	At par on each January and July 10, commencing Jan 10, 2027 up to and excluding the maturity date	At par on each January and July 14, commencing Jan 14, 2026 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.60%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	-	-	-
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06376CH3	

γ minion	tures Of Regulatory Capital Instruments s except as noted)			
	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)	06376CH58	06368MHR8	06368MHQ0
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			
34	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 8	3.214	1.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement	16-Jan-2025 Dated	17-Jan-2025 Dated	17-Jan-202 Dated
12	Perpetual or dated Original maturity date / Final maturity	Dated 16-Jan-2030	Dated 17-Jan-2035	Dated 17-Jan-203
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
14			165	165
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 16-Jan-2026	17-Jan-26	17-Jan-2
16	Subsequent call dates, if applicable	At par on each January and July 16, commencing Jan 16, 2026 up to and excluding the maturity date	On each January and July 17, commencing Jan 17, 2026 up to and excluding the maturity date	On each January and July 17, commencing Jan 17, 2026 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	5.15%	Zero coupon, 5.55%	Zero coupon, 5.30%
17	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	5.15% No	Zero coupon, 5.55% No	Zero coupon, 5.30% No
17 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	5.15% No Mandatory	Zero coupon, 5.55% No Mandatory	Zero coupon, 5.309 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	5.15% No Mandatory No	Zero coupon, 5.55% No Mandatory No	Zero coupon, 5.309 No Mandatory No
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	5.15% No Mandatory No Cumulative	Zero coupon, 5.55% No Mandatory No Cumulative	Zero coupon, 5.309 No Mandatory No Cumulative
17 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	5.15% No No Cumulative Non-convertible	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible	Zero coupon, 5.309 No Mandatory No Cumulative Non-convertible
17 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)	5.15% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 5.309 No Mandatory No Cumulative Non-convertible 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	5.15% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 5.309 No Mandatory No Cumulative Non-convertible N/A N/A
17 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)	5.15% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 5.309 No Mandatory No Cumulative Non-convertible 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 If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 5.309 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.309 No 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 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.309 No 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 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.309 No 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, 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)	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.309 No 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 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.309 No 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	5.15% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 5.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 5.309 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 5.309 No 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 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer 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	5.15% 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	Zero coupon, 5.55% 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	Zero coupon, 5.309 No Mandatory No Cumulative 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NA No Exemption from subordination Pari pasu to Deposit Liabilities	Zero coupon, 5.55% 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 Pari pasu to Deposit Liabilities	Zero coupon, 5.309 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	5.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 5.309 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.15% 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 No N/A N/A N/A	Zero coupon, 5.55% 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 Pari pasu to Deposit Liabilities	Zero coupon, 5.309 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to 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	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/A Pari pasu to Deposit Liabilities No	Zero coupon, 5.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 5.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MHT4	06376CH66	06376CH74
		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	N/A	N/A	N/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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 10	Par value of instrument Accounting classification	USD 0.82 Liability - fair value option	USD 0.081 Liability - fair value option	USD 2.26 Liability - fair value option
10	Original date of issuance / Settlement	17-Jan-2025	21-Jan-2025	21-Jan-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Jan-2035	21-Jan-2028	21-Jan-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	17-Jan-26	At par on 21-Jul-2025	At par on 21-Jul-2026
16	Subsequent call dates, if applicable	On each January and July 17, commencing Jan 17, 2026 up to and excluding the maturity date	At par on each January and July 21, commencing Jul 21, 2025 up to and excluding the maturity date	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 7.45%	4.75%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
20	mandatory Existence 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 Convertible or non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible	No Cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 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	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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	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
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A	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
21 22 23 24 25 26 27 28 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	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
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination
21 22 23 24 25 26 27 27 28 29 30 31 32 33 33 34 34a 35	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A NA NA Exemption from subordination Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 No Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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 33 34 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A NA NA Exemption from subordination Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

(Ş IIIIIIO	atures Of Regulatory Capital Instruments ns except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06376CH90	06368MHF4	06368MHG2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type 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	3	Liebilite feinenber entien
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 21-Jan-2025	Liability - fair value option 21-Jan-2025	Liability - fair value option 21-Jan-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jan-2028		21-Jan-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-Jul-2025	At par on 21-Jan-2027	At par on 21-Jan-2027
16	Subsequent call dates, if applicable Coupons/dividends	At par on each January and July 21, commencing Jul 21, 2025 up to and excluding the maturity date	21, commencing Jan 21, 2027 up to and excluding the maturity date	At par on each January and July 21, commencing Jan 21, 2027 up to and excluding the maturity date
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.00%	Fixed 4.44%	Fixed 4.15%
19	Existence of a dividend stopper	No 5.00 /8	No 4.4476	4.15) No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	N1/A	N1/A	N1/A
~ ~	into	N/A	N/A No	N/A
29		Ne		No
30	Write-down feature	No	110	
30 31	Write-down feature If write-down, write-down trigger (s)	No		
30	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No		
30 31 32	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No		
30 31 32 33	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Exemption from subordination	Exemption from subordination	Exemption from subordination
30 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	Exemption from subordination	Exemption from subordination	
30 31 32 33 34 34a 35	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 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	Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 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 <u>MTN Prospectus</u>	Exemption from subordination Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 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	Exemption from subordination Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No

	<pre>itures Of Regulatory Capital Instruments is except as noted)</pre>			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dirio		Dirio
2	for private placement)	06376CH82	06376CHA7	06376CHB5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel 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	USD 1	USD 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	24-Jan-2025 Dated	24-Jan-2025 Dated	24-Jan-2025 Dated
12	Original maturity date / Final maturity	24-Jan-2030	24-Jan-2035	24-Jan-2035
15	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-Jan-2026	At par on 24-Jan-2026	At par on 24-Jan-2027
16	Subsequent call dates, if applicable	At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity date	At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity date	At par on each January and July 24, commencing Jan 24, 2027 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	5.75%	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If convertible, specify instrument type convertible into	1		
28	If convertible, specify instrument type convertible into			
28 29		N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts	N/A No	N/A No	N/A No
29	If convertible, specify issuer of instrument it converts into			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature			
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	If convertible, specify issuer of instrument it 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 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	No	No	No
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	No	No	No Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	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) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Exemption from subordination Pari pasu to Deposit Liabilities No 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	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>
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	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 N/A

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368MJE5	06368MJC9	06368MJB1
Z		0030610323	00308/0303	0030810155
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	51/A	h 1/A	N1/A
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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	0.271	0.302	USD 0.23
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	24-Jan-2025		24-Jan-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	24-Jan-2030		24-Jan-2030
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-Jan-2026	At par on 24-Jan-2026	At par on 24-Jan-2026
16	Subsequent call dates, if applicable	At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity date	At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity date	At par on each January and July 24, commencing Jan 24, 2026 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.15%		
10	Existence of a dividend stopper	No	No	No 5.007
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No Cumulative
22	Noncumulative or cumulative	Cumulative	Cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A N/A	N/A	N/A N/A
25	If convertible, fully or partially	N/A	N/A N/A	N/A
26 27	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	IN/A	IVA	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			
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	· · · ·		
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			

	tures Of Regulatory Capital Instruments			
(5 millions 1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dino	Biilo	Dirio
2	for private placement)	06376CHC3	06368MJF2	06376CHH2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
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 10	Par value of instrument Accounting classification	USD 20 Liability - fair value option	25.275 Liability - fair value option	USD 10 Liability - fair value option
10	Original date of issuance / Settlement	27-Jan-2025		29-Jan-2025
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Jan-2032	28-Jan-2028	29-Jan-2030
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-Jan-2026	28-Jan-27	At par on 29-Jan-2027
16	Subsequent call dates, if applicable	At par on each January and July 27, commencing Jan 27, 2026 up to and excluding the maturity date	On each January and July 28, commencing Jan 28, 2027 up to and excluding the maturity date	At par on each January and July 29, commencing Jan 29, 2027 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
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			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35			No	No
35 36	Non-compliant transitioned features	No		
36	Non-compliant transitioned features		N/A	N/A
		MO N/A <u>MTN Prospectus</u>	N/A	N/A MTN Prospectus
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	

2 for pri 3 Gove 3a of the instru issue Regu 4 Tr 5 P 6 E 7 In 7 In 9 Par v 10 Acco 11 Origi 12 Perp 13 Gove 0 14 15 reden 16 Si 0 Issue 15 reden 16 Si 17 Fi 18 CC 19 E 20 mad. 21 P 22 N 23 Conv 24 Iff 25 Iff 26 Iff 27 If	uer ique identifier (eg CUSIP, ISIN, or Bloomberg identifier private placement) verning law(s) of the instrument tans by which enforceability requirement of Section 13 he TLAC Term Sheet is achieved (for other TLAC-eligible ruments governed by foreign law) gulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type rount recognised in regulatory capital (Currency in ons, as of most recent reporting date) rvalue of instrument counting classification ginal date of issuance / Settlement rpetual or dated Original maturity date / Final maturity uer call subject to prior supervisory approval Optional call date, contingent call dates and emption amount / Initial maturity	of Canada applicable therein	regulatory capital BMO 06376CHE9 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 5.006 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2030 Yes	Province of Ontario and the lav of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A
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Regu 4 T 5 P 6 E 7 In 9 Par v 10 Acco 11 Origi 12 Perp 13 O 14 Issue 0 14 15 reden 0 15 15 reden 16 SI 17 Fi 18 CC 19 E 20 mand: 21 E2 23 Conv 24 Iff 25 Iff 26 Iff 28 If	gulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type ioount recognised in regulatory capital (Currency in ions, as of most recent reporting date) •value of instrument counting classification ginal date of issuance / Settlement •retual or dated Original maturity date / Final maturity uer call subject to prior supervisory approval	N/A N/A Other TLAC instrument N/A USD 1 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2045 Yes At par on 30-Jan-2027	N/A N/A Other TLAC instrument N/A USD 5.006 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2030 Yes At par on 30-Jan-2026	N/A N/A Other TLAC instrument N/A USD 1 Liability - fair value option 30-Jan-20 Dated 30-Jul-20 Yes
4 Ti 5 P 6 E 7 Ir Amo Million 9 Par v 10 Acco 11 Origi 12 Perpi 13 O 14 Issue 0 Issue 15 reden 15 reden 16 Si 17 Fi 18 CC 19 E 20 mand. 21 E 22 N 23 Conv 24 Iff 25 Iff 28 If	Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type iount recognised in regulatory capital (Currency in ions, as of most recent reporting date) rvalue of instrument counting classification ginal date of issuance / Settlement rpetual or dated Original maturity date / Final maturity uer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A Other TLAC instrument N/A USD 1 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2045 Yes At par on 30-Jan-2027 At par on 30-Jan-2027	N/A N/A Other TLAC instrument N/A USD 5.006 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2030 Yes At par on 30-Jan-2026	N/A N/A Other TLAC instrument N/A Liability - fair value option 30-Jan-20 Dated 30-Jul-20 Yes
5 P 6 E 7 Ir Amo 8 9 Parv 10 Acco 11 Origi 12 Perp 13 O 14 Issue 0 14 15 redern 15 redern 16 Si 20 madd. 21 E: 22 N 23 Conv 24 Iff 25 Iff 28 If	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type iount recognised in regulatory capital (Currency in ions, as of most recent reporting date) rvalue of instrument counting classification ginal date of issuance / Settlement petual or dated Original maturity date / Final maturity uer call subject to prior supervisory approval	N/A N/A Other TLAC instrument N/A USD 1 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2045 Yes At par on 30-Jan-2027 At par on 30-Jan-2027	N/A N/A Other TLAC instrument N/A USD 5.006 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2030 Yes At par on 30-Jan-2026	N/A N/A Other TLAC instrument N/A Liability - fair value option 30-Jan-20 Dated 30-Jul-20 Yes
6 E 7 Irr 8 million 9 Par v 10 Acco 11 Origi 12 Perp 13 O 14 Issue 0 Issue 15 reden 15 reden 16 S 17 Fr 18 C 20 mand: 21 E 22 If 23 Conv 24 If 25 If 26 If 28 If	Eligible at solo/group/group&solo Instrument type iount recognised in regulatory capital (Currency in ons, as of most recent reporting date) value of instrument counting classification ginal date of issuance / Settlement pretual or dated Original maturity date / Final maturity uer call subject to prior supervisory approval	N/A Other TLAC instrument N/A USD 1 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2045 Yes At par on 30-Jan-2027 At par on 30-Jan-2027	N/A Other TLAC instrument N/A USD 5.006 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2030 Yes At par on 30-Jan-2026	N/A Other TLAC instrument N/A Liability - fair value option 30-Jan-20 Dated 30-Jul-20 Yes
7 Ir Amo Amo 9 Par v 10 Acco 11 Origi 12 Perp 13 O 14 Issue 0 Issue 15 reden 15 reden 16 S 17 Fit 18 C 19 E: 20 mand: 21 E: 22 If 23 Conv 24 If 25 If 26 If 28 If	Instrument type iount recognised in regulatory capital (Currency in ons, as of most recent reporting date) value of instrument counting classification ginal date of issuance / Settlement pretual or dated Original maturity date / Final maturity uer call subject to prior supervisory approval	Other TLAC instrument N/A USD 1 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2045 Yes At par on 30-Jan-2027 At par on 30-Jan-2027 At par on each January and July 30, commencing Jan 30, 2027	Other TLAC instrument N/A Liability - fair value option 30-Jan-2025 Dated 30-Jan-2030 Yes At par on 30-Jan-2026	Other TLAC instrument N/A Liability - fair value option 30-Jan-20 Dated 30-Jul-20 Yes
8 million 9 Par v 10 Acco 11 Origi 12 Perp 13 O 14 Issue 0 0 15 redem 0 0 15 redem 16 SU 17 Fi 18 CC 19 E: 20 mand: 21 E: 22 N 23 Convz 24 Iff 25 Iff 26 iff 28 iff	ons, as of most recent reporting date) value of instrument counting classification ginal date of issuance / Settlement "petual or dated Original maturity date / Final maturity uer call subject to prior supervisory approval Optional call date, contingent call dates and	USD 1 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2045 Yes At par on 30-Jan-2027 At par on 30-Jan-2027 At par on each January and July 30, commencing Jan 30, 2027	USD 5.006 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2030 Yes At par on 30-Jan-2026	USD 1 Liability - fair value option 30-Jan-20 Dated 30-Jul-20 Yes
9 Par v 10 Acco 11 Origi 12 Perp 13 O 14 Issue 0 14 15 reden 15 reden 16 SI 17 Fi 18 CC 19 E: 20 mand: 21 E: 22 N 23 Conv 24 Iff 25 Iff 26 Iff 28 If	value of instrument counting classification ginal date of issuance / Settlement rpetual or dated Original maturity date / Final maturity uer call subject to prior supervisory approval	USD 1 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2045 Yes At par on 30-Jan-2027 At par on 30-Jan-2027 At par on each January and July 30, commencing Jan 30, 2027	USD 5.006 Liability - fair value option 30-Jan-2025 Dated 30-Jan-2030 Yes At par on 30-Jan-2026	USD 1 Liability - fair value option 30-Jan-20 Dated 30-Jul-20 Yes
10 Acco 11 Origi 12 Perp 13 O 14 Issue 15 reden 15 reden 16 Si 20 reden 17 Fi 18 CC 20 mand: 21 Ei 22 N 23 Conv 24 Iff 25 Iff 26 Iff 28 If	counting classification ginal date of issuance / Settlement rpetual or dated Original maturity date / Final maturity uer call subject to prior supervisory approval Optional call date, contingent call dates and	Liability - fair value option 30-Jan-2025 Dated 30-Jan-2045 Yes At par on 30-Jan-2027 At par on 30-Jan-2027 At par on each January and July 30, commencing Jan 30, 2027	Liability - fair value option 30-Jan-2025 Dated 30-Jan-2030 Yes At par on 30-Jan-2026	Liability - fair value option 30-Jan-20 Dated 30-Jul-20 Yes
11 Origi 12 Perp 13 O 14 Issue 15 reden 15 reden 16 S 17 Fr 18 C 19 E: 21 E: 22 Nr 23 Conv 24 Iff 25 Iff 26 Iff 27 Iff 28 If	ginal date of issuance / Settlement rpetual or dated Original maturity date / Final maturity uer call subject to prior supervisory approval Optional call date, contingent call dates and	30-Jan-2025 Dated 30-Jan-2045 Yes At par on 30-Jan-2027 At par on each January and July 30, commencing Jan 30, 2027	30-Jan-2025 Dated 30-Jan-2030 Yes At par on 30-Jan-2026	30-Jan-20 Dated 30-Jul-20 Yes
12 Perp 13 O 14 Issue 14 Issue 15 reden 15 reden 15 reden 16 S 17 Fr 18 C 19 E: 20 mand: 21 E: 22 S 23 Conv 24 Iff 25 Iff 26 Iff 27 Iff 28 If	rpetual or dated Original maturity date / Final maturity uer call subject to prior supervisory approval Optional call date, contingent call dates and	Dated 30-Jan-2045 Yes At par on 30-Jan-2027 At par on each January and July 30, commencing Jan 30, 2027	Dated 30-Jan-2030 Yes At par on 30-Jan-2026	Dated 30-Jul-20 Yes
13 O 14 Issue 0 Issue 15 reden 15 reden 15 reden 16 Sr 17 FI 18 CC 19 E; 20 mand; 21 E; 22 N 23 Conv 24 If 25 If 26 if 27 If 28 If	Original maturity date / Final maturity uer call subject to prior supervisory approval Optional call date, contingent call dates and	30-Jan-2045 Yes At par on 30-Jan-2027 At par on each January and July 30, commencing Jan 30, 2027	30-Jan-2030 Yes At par on 30-Jan-2026	30-Jul-20 Yes
0 15 reden 16 Si Coup 17 Fi 18 CC 19 E: 19 E: 20 mand: 21 E: 22 Nr 23 Conv 24 Iff 25 Iff 25 Iff 26 Iff 27 Iff 28 Iff	Optional call date, contingent call dates and	At par on 30-Jan-2027 At par on each January and July 30, commencing Jan 30, 2027	At par on 30-Jan-2026	
15 redent 16 SI 17 Fi 18 CC 19 Ei 20 mand. 21 Ei 22 Nr. 23 Conv 24 Iff 25 Iff 26 Iff 27 Nr.		At par on each January and July 30, commencing Jan 30, 2027		At par on 30-Jul-2025
Coup 17 Fi 18 C 19 E: 20 manda 21 E: 22 N 23 Conv 24 If 25 If 26 If 27 If 28 If		30, commencing Jan 30, 2027	At par on each January and July	
17 Fi 18 C 19 E: 20 manda 21 E: 22 N 23 Conv 24 If 25 If 26 if 27 If 28 If	Subsequent call dates, if applicable	date	30, commencing Jan 30, 2026	At par on each January and Ju 30, commencing Jul 30, 2025 to and excluding the maturity date
18 C 19 E 20 manda 21 E 22 N 23 Conv 24 Iff 25 Iff 26 Iff 27 Iff 28 Iff	upons/dividends	Fixed	Fixed	Fixed
19 E: 20 manda 21 E: 22 N 23 Conv 24 Iff 25 Iff 26 Iff 27 If 28 Iff	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 6.00%	Fixed 5.22%	Fixed 4.85
Final Constraints of the second secon	Existence of a dividend stopper	No 0.0078	No 5.22 /6	No
21 E: 22 N 23 Conv 24 Iff 25 Iff 26 Iff 27 Iff 28 Iff	Fully discretionary, partially discretionary or			
22 N 23 Conv 24 If 25 If 26 If 27 If 28 If	datory	Mandatory	Mandatory	Mandatory
23 Conv 24 If 25 If 26 If 27 If 28 If	Existence of a step up or other incentive to redeem	No	No	No
24 If 25 If 26 If 27 If 28 If	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
25 If 26 If 27 If 28 If	nvertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
26 If 27 If 28 If	If convertible, conversion trigger (s)	N/A N/A	N/A N/A	N/A N/A
27 If 28 If	If convertible, fully or partially If convertible, conversion rate	N/A	N/A	N/A
28 If	If convertible, mandatory or optional conversion	N/A	N/A	N/A
If	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			N 1/A
29 into		N/A	N/A	N/A
	ite-down feature	No	No	No
	If write-down, write-down trigger (s)		l	
	If write-down, full or partial If write-down, permanent or temporary	1		
	If write-down, permanent or temporary If temporary write-down, description of write-			
34 down	m mechanism			
	e of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	sition in subordination hierarchy in liquidation (specify			Deri negu ta Danasi'i Li Lilli
	rument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	n-compliant transitioned features		No N/A	No N/A
37 If yes		N/A	N/A	N/A
-	es, specify non-compliant features	1		
	spectus / Base Shelf Prospectus / Short Form			IMUN Processes
Jupp		MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement